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ATLANTA HOME

INSURANCE COMPANY,

Atlanta, Ga.

CAPITAL,	\$200,000
REINSURANCE RESERVE,	50,583
TOTAL ASSETS,	264,244

DIRECTORS

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T. G. HEALEY.
HENRY JACKSON.

T. L. LANGSTON.
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JOHN T. HALL, Jr, Bookkeeper.

THE PIONEER OF INDUSTRIAL INSURANCE.

The Prudential Insurance Company

OF AMERICA.

HOME OFFICE, - - - NEWARK, N. J.

JOHN F. DRYDEN, President.

LESLIE D. WARD, VICE-PRESIDENT, EDWARD S. JOHNSON, SECRETARY.

ASSETS JANUARY 1, 1888, \$1,967,369.

LIABILITIES.

Reserve (four per cent)	\$1,480,291
Surplus	487,078
	\$1,967,369

The Prudential was the first Company in America to practice Industrial Insurance upon the weekly plan. It issues small policies upon weekly premiums of from three to fifty cents per week. It is eminently adapted to the needs of the working classes.

ITS POPULARITY MAY BE JUDGED FROM THE FOLLOWING RECORD OF TWELVE YEARS.

	NEW POLICIES ISSUED.	INCOME.	CLAIMS PAID.
1876	7,905	\$14,543.10	\$1,957.50
1877	10,521	28,635.80	5,296.22
1878	20,064	60,480.06	11,337.65
1879	35,879	123,646.00	23,012.61
1880	101,856	258,322.14	57,256.05
1881	119,731	412,665.64	111,508.17
1882	144,234	584,593.45	157,705.59
1883	216,203	845,902.62	222,073.41
1884	249,828	1,156,580.30	322,382.25
1885	286,152	1,509,663.08	418,622.23
1886	370,358	2,164,957.43	593,272.70
1887	495,998	3,013,350.97	853,518.64

The majority of people in the United States subsist by the frequent payment of small sums of money, and, from the nature of things, it is almost impossible for them to accumulate an amount large enough to meet a considerable payment on an insurance policy such as an annual premium on an ordinary policy requires. It was to meet this condition of things that the plan of industrial insurance was devised in England forty years ago, and introduced by the Prudential into America twelve years ago.

Up to that time women and children had been virtually deprived of the privileges of insurance. Upon the organization of this Company this was entirely changed, and now it is possible to insure every member of a family, male or female, from a child a year old to the grand parent of seventy.

The weekly premiums are adjusted so as to meet every condition of life from the well to-do to the very poor, so that every person can have just as much insurance as, and no more than, they want. In order to remove every objection the Agent of the Company arranges for everything at

the homes of the people; taking the application, delivering the policy and collecting the premium, from week to week after the insurance is effected. In case of death all necessary details are cared for by representatives of the Company without expense or annoyance to the survivors, and the claim is paid immediately after satisfactory proof of death.

The popularity of this form of insurance may be imagined from the fact that one-quarter of the entire population of Great Britain is insured in the Prudential Insurance Company of England, and in Newark, N. J., where the Prudential Insurance Company of America is best known, the proportion is twice as great.

The estimation in which this Company is held may be judged by the following extracts from a few of the prominent insurance papers. Never in the history of the Company has the press spoken in such high praise of it as since the issuing of the twelfth annual statement in January, 1888.

INSURANCE.—APRIL 27, 1888.

"Twelve years ago, when the Prudential began business its scheme of providing the wage-worker with a form of indemnity adapted to his needs and his means was a very young experiment. The chief reliance of the projectors must be upon themselves. They had mainly to learn how to do by doing.

"Always they took care, first and foremost, that the holders of the policies were fully protected. Never one of these even in the early times of hard trial and gloomy outlook, but might count with perfect certainty upon the fulfillment of the Company's pledge to him and his. It was insurance from the start, and with a particular emphasis upon *sure*.

"This Company on the first of January last had in force 737,644 policies, insuring \$82,639,088, and upon which its reserve liability amounted to \$1,481,064. No dollar of matured and acknowledged indebtedness was outstanding against it on that day. What other business organization, the aggregate of whose annual transactions is anything like so large as this one's, can truthfully make such a showing?"

THE INSURANCE RECORD.—JANUARY, 1888.

"The quiet, unostentatious and businesslike methods that have characterized the business management of the Prudential Insurance Company commend themselves not only to the public generally, but to the men engaged in the same business of selling life insurance.

"The Prudential is not only a great success to-day, but everybody admits that it has a glorious future."

THE CHRONICLE.—JANUARY 19, 1888.

"To write in the twelfth year 63 *times* as many policies as in the first year, to receive 218 *times* as much income, and to pay in claims 450 *times* the sum paid during the first twelve months of its history, is a record of expansion which few insurance companies are privileged to exhibit.

"The thousands of agents which a Company like the Prudential employs are, from a social point of view, just so many disciplined and organized missionaries working constantly among the industrial classes, preaching the gospel of thrift and foresight. Every policy issued represents one convert to the religion of personal economy. The best thing about the development of industrial insurance is that it is due wholly to its own popularity and is not the result of compulsory laws. In some of the continental countries of Europe the government requires every workman to insure in a manner prescribed by the law of the land. But in the United States there is no compulsion whatever, and there is a great deal of insurance, too."

THE SPECTATOR.—JANUARY 12, 1888.

"The thorough hold which the system of industrial insurance has within but a few years obtained in the United States is perhaps best illustrated by the record of the Prudential Insurance Company of America, the chief office of which is at Newark, N. J.

"This system of industrial insurance is one of the greatest boons which level-headed business men in the pursuit of reasonable profit have ever conferred upon the great mass of wage-workers. Everyone knows the money troubles which the death of even a young child or aged person brings to the clerk or mechanic, whose weekly pay at best of times but little more than suffices to keep his family in proper food and clothing. Doctors' bills run up, the inevitable funeral expenses must be paid; the modest savings bank account is drawn out, or in lack of that, relatives or friends are appealed to for loans with which to satisfy these pressing demands."

The Company will also issue on the lives of healthy males between the ages of 20 and 60 inclusive, for sums between \$1,000 and \$10,000, ordinary life policies, limited payment life policies and endowment policies payable at the end of the term selected by the applicant or at death if prior to the end of such term.

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ACCIDENT INSURANCE AT ACTUAL COST.

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Equitable Arrangement of Classes. Non-forfeitable Policies.
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\$5,000.00 Life Indemnity. \$2,500.00 Loss of Hand or Foot. \$5,000.00

Loss of Hand and Foot, or Both Hands or Both Feet.

\$1,250.00 Loss of Eye. \$25.00 Weekly Indemnity.

Total Cost to Member about \$12.00 per year, in Bi-monthly Payments
of \$2.00 each.

UNUSUAL TERMS TO RELIABLE AGENTS.

PUBLISHERS' PREFACE.

THE INSURANCE YEAR BOOK is so well known to the insurance fraternity that an introduction to its sixteenth annual appearance is scarcely necessary. Year by year it has grown in importance and value, until it has been accepted as standard authority for the statistics of insurance in this country, and upon the various phases of the business of which it treats. The present edition is much enlarged over previous issues, and improved in many respects. The natural increase of the volume, by the addition of the statistics of the year last passed to the numerous tables, amounts to about 150 pages to each volume. In addition, the present volume contains a number of valuable special articles, written expressly for THE YEAR BOOK, by expert insurance men, whose familiarity with the subjects treated render them especially competent to discuss them. These articles are as follows:

Mortality and Vital Statistics ; by Levi W. Meech.

Fire Risks, Classifications and Rating of ; by Walter S. Nichols, M. A., editor of The Insurance Law Journal.

Fire Hazards in Textile Mills ; by C. John Hexamer, C. E., Member of Franklin Institute.

Life Insurance Premiums and Reserves ; by Sheppard Homans, Consulting Actuary.

Fidelity Insurance and Corporate Suretyship ; by James A. Brady, Esq.

Fire Hazards of Cotton Seed Oil Mills ; by John I. Covington.

Definitive Analysis of Life Insurance Returns ; by Benj. F. Brown. These tables constitute the most complete analysis of the life insurance business for the past seven years that has ever been attempted. The work is based on the sworn reports of twenty-six life companies to the Massachusetts Insurance Department, the deductions being made from an absolutely impartial standpoint, without prejudice or favoritism. These tables occupy forty pages of THE YEAR BOOK, and are invaluable to the student of life insurance.

In providing these new features, the publishers have not overlooked the importance of perfecting and extending those permanent features of the work that have contributed so much in the past to make this a standard and authoritative publication. The statistics of fire insurance embrace the transactions of a larger number of companies, both stock and mutual, than ever before. These are arranged in comparative form, showing the business for nine years of each of the 600 companies named. Similar statistics for the life companies are equally full and exhaustive, showing the material points of their transactions for nine years. There are numerous important tables

relating to life insurance which can be found gathered between the covers in no other publication.

The synopsis of the Statutory Requirements of the different States was corrected by the various insurance officials and is believed to be correct. The Digest of Insurance Decisions contains the rulings of the courts upon many important points, reciting a greater number of cases than were given in any previous edition of *THE YEAR BOOK*.

The department of Fire Protection embraces the names of a large number of places not heretofore reported as having fire protection, and the statistics are given more in detail. This department is printed as an appendix, to admit of additions and corrections being made up to the last moment, and was not closed until June 15. The statistics are given in the most concise form possible without infringing upon their intelligibility, notwithstanding which the department is increased by many pages.

Our list of Prominent Agents is also much extended, having received many additional names and including places not heretofore given in the list.

In short, in every department of *THE YEAR BOOK* special efforts have been made to insure correctness and to give the fullest information it is possible to obtain. Our aim has been to make this work an indispensable encyclopedia of insurance information, and the recognition it has received heretofore is evidence that we have not been entirely unsuccessful.

The price of *THE YEAR BOOK* has been advanced this year to \$5 per copy. This was made necessary by the steady growth of the work, involving much additional labor and increasing the cost of the mechanical work involved in its production. For the previous four years the price charged per volume has not paid the actual value of the labor and material comprised in it, and to save ourselves from further positive loss, the price had to be increased. To the insurance fraternity the book itself, with its elaboration of facts and figures, is justification of the necessity for advancing the price. Thanking most heartily all who have aided us in making this compilation, and trusting that our patrons will appreciate the labor and money expended upon it, we commend the sixteenth annual issue to their kind consideration.

THE SPECTATOR COMPANY.

NEW YORK, July 1, 1888.

ADDENDA.

COMPANIES ORGANIZED IN 1888.

The organization of the following named companies has been announced since May 1, 1888:

The State Insurance Company of Anniston, Ala.; capital \$100,000. T. C. Stephens, president; R. D. Browder, secretary.

The Peoples Insurance Company (Industrial) of Norwich, Conn. H. H. Osgood, president; S. B. Bishop, secretary.

Union Mutual, Cincinnati, O.; guarantee subscription \$200,000.

The Indemnity Fire Insurance Company of Chicago, Ill.; capital \$250,000. Organizing under J. B. Bennett.

The Ex-Soldiers Mutual Insurance Company of Goshen, Ind.; capital \$200,000.

The Shreveport Fire Insurance Company of Shreveport, La.; subscribed capital \$192,500. Edward Jacobs, president; John W. Tabor, secretary.

The Landlords Liability Insurance Corporation of Boston, Mass.; authorized capital \$200,000. John Quincy Adams, president; R. A. Bolt, secretary.

The Canadian Accident Assurance Company of Toronto, Ont.; capital \$100,000, with \$25,000 paid up. G. W. Ross, president; John Fleet and George H. Wiltes, vice-presidents, and H. O'Hara, managing director. Began business July 1.

The Keystone Fire Insurance Company of St. John, N. B.; authorized capital \$500,000, with twenty-five per cent paid up.

The Ajax Fire Office and the United Brothers Assurance Company (Prudential) have been organized recently in England.

LICENSE REVOKED.

The Auditor of Dakota has revoked the license of the Northwestern Mutual Fire Insurance Company of Wahpeton.

OFFICIAL CHANGES.

N. W. Meserole, secretary of the Williamsburgh City Fire Insurance Company of Brooklyn, N. Y., resigned.

Charles Weber, secretary of the German Fire Insurance Company of Baltimore, Md., resigned.

B. L. Beard, secretary of the American Fire Insurance Company of Wheeling, W. Va., succeeding A. S. Hare.

J. L. Stroehlin, secretary of the Jefferson Fire Insurance Company of Wheeling, W. Va., succeeding F. Reister.

John M. Crane, secretary of the Fidelity and Casualty Company of New York, resigned.

A. R. Goodwin of Pawtucket, R. I., Insurance Commissioner of Rhode Island, succeeding E. W. Bucklin.

COMPANIES REFUSING TO REPORT.

The Home Protection Fire Insurance Company of Huntsville, Ala.

The Mercantile Fire Insurance Company of Mobile, Ala.

The Arlington Fire Insurance Company of Washington, D. C.

The Firemens Fire Insurance Company of Washington, D. C.
 The Franklin Fire Insurance Company of Washington, D. C.
 The Potomac Fire Insurance Company of Georgetown, D. C.
 The North Carolina Home Fire Insurance Company of Raleigh, N. C.
 The Pimlico Insurance and Banking Company of Tarboro, N. C.

ADDITIONAL FIGURES.

The figures of the following named fire insurance companies of Wheeling, W. Va., were received too late for insertion in their regular places :

American, capital \$100,000, including stock notes secured.
 Franklin, capital \$100,000, including stock notes secured, and assets of \$128,000.
 Jefferson, capital \$100,000, including stock notes secured, and assets of \$108,045.
 Manufacturers, capital \$100,000, and assets of \$123,000, including \$40,000 of stock notes secured.

CHANGES IN UNDERWRITERS ORGANIZATIONS.

The Charleston (S. C.) Board of Fire Underwriters has re-elected the following officers: S. Y. Tupper, president; C. K. Huger, vice-president; B. F. Alston, secretary and treasurer.

A. L. Shyrock has been elected president of the Louisville Board of Fire Underwriters, succeeding the late H. McDonald,

The Board of Underwriters of Wheeling is officered as follows: C. H. Collier, president; W. S. Foose, secretary, and F. Reister, treasurer.

The Fire Underwriters Association of New York State has elected the following officers: John J. Babcock, president; F. W. Jenness, first vice-president; J. L. Kendig, second vice-president; L. S. Morgan, treasurer. Executive committee—C. L. Hedge, T. E. Gallagher, J. F. Hastings, O. W. Palmer, G. M. Elmwood.

The Fire and Life Protective Association of Louisville, Ky., has been organized, with the following officers: G. P. Theobald, president; Geo. W. Morris, vice-president; A. Lee Shyrock, secretary; James S. Barret, treasurer.

FIELD MEN.

WESTERN HOME INSURANCE COMPANY, SIOUX CITY, IOWA.—E. F. Philbrook, Sioux City, Iowa, special agent and adjuster in home office field; T. C. Griffith, Mitchell, Dak., special agent for Dakota and Western Minnesota; J. T. Lattimore, Iowa Falls, Iowa, special agent for Eastern and Southeastern Iowa; W. E. Mariner, Kansas City, Mo., special agent for Northern Missouri; J. H. McKowen, Newton, Kan., special agent for Southern Missouri; C. E. Angell, Galveston, Tex., State agent in Texas. The company operates in Iowa, Dakota, Minnesota, Wisconsin, Illinois, Missouri, Nebraska, Colorado and Texas.

DIRECTORS OF COMPANIES.

STATE, SALEM, ORE.—Hon. W. W. Thayer, Major George Williams, Hon. E. B. McElroy, Hon. L. L. Rowland, H. W. Cottle, William England, W. J. Herren.

UNDERWRITERS, WHEELING.—George Hook, Alonzo Loring, Joseph F. Paull, A. J. Clarke, Alfred Paull.

FIRE PROTECTION.

CONCORD, N. H.—Merrimack Co., population 13,500; area and fire limit 6400 acres; ordinance regulating sale and use of fireworks: causes of fires investigated; mercantile buildings two to four stories; wooden roofs permitted; dwellings brick and wood, two and three stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 4 hose carriages, 1 hose wagon, 1 supply wagon; 3100 feet of good leather hose; 5500 feet cotton; 8 horses; value of apparatus and supplies, \$20,000; value of buildings owned by department, \$43,000; membership, 173; annual expenses, \$12,921; telegraph alarm, 29 street boxes. Chief elected by city council. George Lovejoy.

WATER SUPPLY.—Gravity; 40 miles mains, diameter of largest 14 and smallest 4 inches; number of hydrants, 159; regular pressure, 45 pounds; expenses of department 1887, \$65,047.60. V. C. Hastings; Joseph Cochran, City Clerk; John E. Robertson, Mayor.

LIFE INSURANCE IN LOUISIANA.

COMPANIES.	Policies Issued.	Insurance Written in 1887.	Premiums Received.	Losses.
Equitable.....	184	\$1,231,153	\$126,751	\$28,610
Manhattan.....	222	877,686	112,800	28,135
New England.....	36	173,156	52,805	8,137
New York.....	252	1,205,170	229,036	56,587
Totals.....	694	\$3,487,365	\$521,392	\$121,469

"WILDCAT" FOREIGN COMPANIES.

The following named foreign companies seek business in this country through irresponsible brokers. Their financial standing at home is not such as to commend them to property-owners in the United States,

Caisse d'Assurance, Paris, France; L'Atlas, Paris, France; La Mutuelle Generale, Paris, France; La Loyale, Paris, France; La Fraternite, Paris, France; La Foncier, Paris, France; the Traders and General, London, England.

ERRATA.

Table No. 4, on page 298, starts with 78,106 persons, the number living at age 40 years, instead of 10,000 persons, as erroneously printed. The same correction should be made in the text, page 288, referring to the same table.

NORTH BRITISH & MERCANTILE Insurance Company

OF LONDON AND EDINBURGH.

UNITED STATES BRANCH, 54 WILLIAM STREET, NEW YORK.

NEW YORK BOARD OF MANAGEMENT.

SOLON HUMPHREYS, Esq. (E. D. Morgan & Co.)	CHAS. H. COSTER, Esq. (Drexel, Morgan & Co.)
J. J. ASTOR, Esq.	DAVID DOWS, Jr., Esq. (David Dows, Jr., & Co.)
H. W. BARNES, Esq.	JACOB WENDELL, Esq. (Jacob Wendell & Co.)
	CHAS. EZRA WHITE, Esq.

SAM. P. BLAGDEN, Manager.

J. F. DUDLEY, Ass't Manager.

W. A. FRANCIS, 2d Ass't Manager.

W. W. DUDLEY, Sup't Western Dep't,
H. H. GLIDDEN, Ass't Sup't Western Dep't, } CHICAGO, ILL.

TOM C. GRANT, Gen'l Agt. Pacific Dep't,
GEO. F. GRANT, Ass't Gen'l Agt. Pacific Dep't. } SAN FRANCISCO, CAL.

FIFTY-FOURTH ANNUAL STATEMENT OF THE British America Assurance Co.

TORONTO, CANADA.

DECEMBER 31, 1897.

UNITED STATES BRANCH.

The Assets of the Company held in the United States are as follows:

Cash in bank.....		\$47,438.18
Cash in agents' hands.....		48,431.79
	Par Value.	Market Value.
United States Government Bonds, 4 per cent.....	\$275,000.00	\$349,250.00
United States Government Bonds, 6 per cent.....	30,000.00	36,300.00
United States Government Bonds, 4½ per cent.....	25,000.00	27,685.00
Ohio State Bonds, 3 per cent.....	100,000.00	103,500.00
Georgia State Bonds, 4½ per cent.....	25,000.00	26,531.25
Chicago and Northwest Railway Stock.....	10,000.00	10,800.00
Chicago and Northwest Railway Bonds.....	20,000.00	21,600.00
Burlington, Cedar Rapids and N. Railway Bonds.....	10,000.00	10,500.00
Chicago, Burlington and Quincy Railway Bonds.....	30,000.00	31,200.00
West Shore Railway 1st Mortgage Bonds.....	35,000.00	35,175.00
City of Toronto Debentures, 4 per cent.....	50,126.67	50,126.67
Interest due on U. S. Bonds and Railway Stocks.....		5,295.03

TOTAL ASSETS..... \$903,773.93

LIABILITIES.

Losses adjusted and not due.....	\$9,876.29
Losses unadjusted.....	40,038.36
Reserve for reinsurance.....	373,017.25

Total Liabilities..... \$424,731.90

Net Surplus..... \$379,041.03

JNO. MORISON, Governor.

GEO. E. ROBINS, Secretary.

JOHN M. WHITON, Fire Agent, 32 Pine Street, New York.

GEO. H. SMITH & HICKS, Marine Agents, 26 Pine Street, New York.

BOYLSTON INSURANCE COMPANY

BOSTON, MASS.

FIRE, MARINE AND INLAND.

No. 30 KILBY STREET, - - - BOSTON.

CAPITAL, \$557,200.

J. W. BALCH, President.

W. GLOVER, Secretary.

Commercial Union Ins. Co.

(OF LONDON),

Cor. Pine & William Sts.

NEW YORK.

UNION INSURANCE COMPANY

SAN FRANCISCO, CALIFORNIA.

ORGANIZED 1868.

Financial Statement, January 1st, 1888.

Capital fully paid, - - - - -	\$750,000.00
Reserve for Reinsurance, - - - - -	274,363.62
Losses in course of settlement, - - - - -	46,311.00
All other claims, - - - - -	7,231.76
Net Surplus over all Liabilities, - - - - -	92,348.05
Total Assets, - - - - -	\$1,170,254.43
Income, 1886, - - - - -	\$570,397.19
" 1887, - - - - -	666,015.57
Increase, - - - - -	\$95,618.38

OFFICERS.

JAMES D. BAILEY, Secretary. GUSTAVE TOUCHARD, President.
N. G. KITTLE, Vice-President.

PRINCIPAL OFFICE, - - - 416 CALIFORNIA STREET, SAN FRANCISCO.

GENERAL AGENTS { Eastern Department—ROOSEVELT & BOUGHTON, 44 Pine Street, New York.
Western Department—THOMAS & W. A. GOODMAN, 142 & 144 La Salle Street, Chicago.

THE CAPITAL CITY INSURANCE COMPANY OF MONTGOMERY, ALA.

E. B. JOSEPH, President,
S. A. ELLSBERRY, Secretary.

ORGANIZED 1871.

CAPITAL, - - - \$150,000.

GROSS ASSETS, \$300,501.

NET SURPLUS, \$30,000.

OFFICE, 35 COMMERCE ST.

KIRBY & DWIGHT, 54 Pine St., New York, INSURANCE AGENTS.

Boatmans Fire and Marine Insurance Co.
of Pittsburgh.

Peoples Insurance Co. of Pittsburgh.

GENERAL AGENTS FOR
State of New York, of The Employers Liability
Assurance Corporation.

NIAGARA FIRE INSURANCE COMPANY OF NEW YORK.

Liabilities	\$1,401,553
Capital Stock	500,000
Net Surplus	335,938

Assets, January 1st, 1888 \$2,237,491

P. NOTMAN, President.
THOS. F. GOODRICH, Vice-President.
WEST POLLOCK, Secretary.
GEO. C. HOWE, Ass't Secretary
I. S. BLACKWELDER,
Manager Western Department, Chicago.

THE FIDELITY AND CASUALTY CO.

OF NEW YORK,

Nos. 214-216 BROADWAY.

CAPITAL, \$250,000.

Issues **SURETY BONDS** guaranteeing the fidelity of persons in positions of trust, such as Employees of Railroads, Banks, etc., also Administrators, Guardians, etc.

Issues **ACCIDENT POLICIES**, containing all modern features.

Also **PLATE GLASS AND BOILER POLICIES** of approved forms.

AGENTS WILL APPRECIATE THE ADVANTAGE OF DEALING WITH A COMPANY WHICH DOES MORE THAN ONE LINE OF BUSINESS.

OFFICERS.

WM. M. RICHARDS, President.

GEO. F. SEWARD, Vice-President.

ROB'T J. HILLAS, Secretary.

DIRECTORS.

GEO. S. COE.....Pres. American Exchange Nat. Bank.
J. S. T. STRANAHAN.....Pres. Atlantic Dock Co.
A. E. ORR.....Of David Dows & Co.
G. G. WILLIAMS.....Pres. Chemical National Bank.
A. B. HULL.....Retired Merchant.
H. A. HURLBUT, Pres. of Commissioners of Emigration.
J. D. VERMILYE.....Pres. Merchants Nat. Bank.

JOHN L. RIKER.....Of J. L. & D. S. Riker.
J. G. McCULLOUGH.....Pres. Panama Railway Co.
T. S. MOORE.....Of Moore, Low & Wallace.
J. ROGERS MAXWELL.....Pres. N. J. Central R. R.
WM. M. RICHARDS.....President.
GEO. F. SEWARD.....Vice President.

MICHIGAN F. & M. INSURANCE CO.

OF DETROIT.

ORGANIZED 1881.

LOSSES PAID, \$500,000.

CASH CAPITAL, \$400,000.00

Net Surplus, over 100,000.00

Gross Assets, 625,000.00

D. WHITNEY, JR., PRESIDENT,

EUGENE HARBECK, SECRETARY.

This Company insures the better class of hazards in Cities having Water-Works and Fire Departments.

T. Y. BROWN, - 34 Pine Street, New York,

Agent Metropolitan District.

GEO. H. BINNEY.....Special Agent, Boston.

I. J. LEWIS.....District Agent, Chicago.

O'KILL & WOOLEY.....General Agents, San Francisco.

PACKARD, WILSON & PIPER.....General Agents, Denver, Col.

THE Fire Insurance Association

(LIMITED),
OF LONDON, ENGLAND.

Statement of United States Branch,

JANUARY 1st, 1888.

ASSETS.

United States Bonds, - - - - -	\$328,250.00
State and City Bonds, - - - - -	241,020.00
Railroad and other Bonds and Stocks, - - - - -	126,150.00
Cash on Hand and in Bank, - - - - -	108,175.81
Premiums in course of Collection, - - - - -	97,352.19
Interest Due and Accrued, - - - - -	4,909 50
	<u>\$905,857.50</u>

LIABILITIES.

Reinsurance Reserve, - - - - -	\$431,810.87
All other Liabilities, - - - - -	103,762.91
	<u>\$535,573.78</u>
NET SURPLUS, - - - - -	<u>\$370,283.72</u>

UNITED STATES TRUSTEES:

J. D. VERMILYE, *President Merchants National Bank, N. Y.*

THOS. REID, *Formerly Pupke, Reid & Phelps N. Y.*

F. D. TAPPAN, *President Gallatin National Bank, N. Y.*

THEO. W. LETTON, General Manager,

57 and 59 William Street, New York City.

RENEWABLE TERM INSURANCE

AS OFFERED BY

THE PROVIDENT SAVINGS**Life Assurance Society****OF NEW YORK.****WM. E. STEVENS, Secretary.****SHEPPARD HOMANS, President and Actuary.****Home Office, Equitable Building, 120 Broadway.**

Is the safest, the least expensive and the fairest attainable. Avoids the unnecessarily heavy outlay required by level premium or investment insurance, and the lack of security inherent to co-operative or assessment insurance. Combines the advantages of both systems and avoids the defects of each.

EXTRACTS FROM THE OFFICIAL REPORT OF THE INSURANCE DEPARTMENT OF THE STATE OF
NEW YORK, FOR THE YEAR ENDING DECEMBER 31, 1887.

	PROVIDENT SAVINGS.	ALL OTHER COMPANIES.
Premium Receipts in 1887.	\$989,416.92	\$99,594,745.20
Dividends paid Policyholders, in 1887.....	368,981.46	14,483,643.02
Percentage of Dividends to Premiums.....	37.3	14.5
Insurance in force December 31st, 1887.....	46,855,561.00	2,427,651,559.00
Premiums charged to each \$1,000 insurance in force.....	21.12	41.03
Which were thus appropriated :		
For Dividends.....	7.88	5.97
For Death Claims and Expenses.....	11.64	28.08
For other purposes.....	1.60	6.98
Total Premiums, as above.....	21.12	
Net Cost of Insurance less Dividends.....	13.24	

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STATUTORY REQUIREMENTS.

WHAT THE VARIOUS STATES REQUIRE OF COMPANIES DOING BUSINESS THEREIN.

REVISED AND CORRECTED ESPECIALLY FOR THE INSURANCE YEAR BOOK.

In the following chapter we present a summary of the laws of the different States imposing conditions upon foreign companies and companies of other States doing business within their borders. The insurance officials of these several States have very kindly revised these synopses and made such corrections as were necessary to make them conform to the latest enactments of their several legislatures. Necessarily the first pages of the YEAR BOOK are put to press some weeks before its final issue, and, at the time of this writing, two or three legislatures are still in session. Should they pass any laws amendatory of the requirements herein mentioned, the same will be given in an addenda. It is believed that this compilation covers all the material points of the legal requirements of the various States and Territories.

ALABAMA.

SUPERVISING OFFICER—MALCOLM C. BURKE, AUDITOR OF STATE, MONTGOMERY.

GENERAL REQUIREMENTS.

Each company must, before admission, file a copy of its charter, duly certified, together with a statement sworn to by the president and secretary, showing the subscribed and paid-up capital of the company and its financial condition; also an instrument, under seal of the company, authorizing all agents to accept service of legal process, and admitting such service as if served upon the company. Companies must have known place of business in the State and authorized agent thereat. The reciprocal features of the State law have been declared unconstitutional by the Supreme Court of the State.

AGENTS.

Before transacting any business each agent must obtain from the Auditor a certificate of authority, which certificate, together with a copy of the financial statement and of the instrument relating to the service of process, must be filed in the office of the Judge of Probate for the county wherein such agent is located; certificates to be renewed annually in January, and

to be filed with copy of the annual statement with the Judge of Probate. Each individual soliciting insurance must have license, and all persons taking applications are agents of company.

LIFE COMPANIES.

Each company must be possessed of at least \$100,000, and must file with the Auditor in July of each year a statement, certified by the president, secretary or actuary, showing the financial condition of the company on the first day of April preceding; such statement must show the gross amount of premiums received, in cash or otherwise, in the State during the year, the amount of funds invested in the State, and the amount paid for taxes and license in each county. If a life company invests in the State the net reserve upon policies on the lives of citizens, it will be entitled to all the privileges of a home company. The Treasurer may require additional deposits.

FIRE AND MARINE COMPANIES.

Each company must have a cash capital of at least \$100,000, invested in accordance with the laws of the State from which it derives the charter. Sworn statements of the condition of the company must be filed by the 10th of January of each year or within thirty days thereafter, showing all transactions to December 31 preceding. Fifty per cent of the premiums received must be retained as a reinsurance fund. The certificate issued by the Auditor to the company expires January 15 each year, and must be renewed during the month. When the Auditor discovers an impairment of capital equal to twenty-five per cent after providing for all liabilities, he may revoke his certificate. Companies required to make annual report of business transacted in the State.

FOREIGN COMPANIES.

Every foreign company must file with the Auditor a certificate, signed by the proper State officer, setting forth that the company has on deposit in some State at least \$200,000 in lawfully invested securities, for the benefit of all the policyholders in the United States. Annual statements required the same as of other State companies. Taxes and fees the same.

Taxes.—A tax of one per cent is imposed on gross amount of premiums (expenditures and losses paid, and return premiums deducted). Agents of insurance companies must make a sworn statement in January of each year, and file with the assessor of the county in which they are located, showing the amount of premiums received, less expenditures and losses paid and returned premiums, for the year ending on the first day of that month. Agents in incorporated cities where there are fire departments must pay the sum of \$200 annually for the support of such fire departments.

Fees.—Each company must pay to the State Treasurer an annual license fee of \$100. For filing statement with Auditor, \$5; with Judge of Probate, \$5.

Penalties.—Agents doing business in violation of the law are subject to a fine not exceeding \$500 for each offense. Company doing business without license shall forfeit \$1000.

ARKANSAS.

SUPERVISING OFFICER—A. W. FILES, AUDITOR OF STATE, LITTLE ROCK.

GENERAL REQUIREMENTS.

Every company, before engaging in business, must file with the Auditor of State a certified copy of its charter, a certificate showing the date of organization, location and principal office of the company; also a written stipulation that legal process served on the Auditor, or the person designated by the company, will be accepted as served on the company. On complying with the law, the Auditor will issue a certificate of authority to the company. Every company must have a capital of not less than \$100,000, fifty per cent of which must be paid up.

EXAMINATIONS.

The Auditor is empowered to examine any company at its home office, and, if impairment in capital is ascertained, may revoke his certificate. Refusal to permit examinations warrants him in withdrawing his certificates.

AGENTS.

Companies must furnish the Auditor with lists of agents, when he will issue a certificate to each, granting him authority to transact business for the company. Certificates renewable annually. One certificate suffices for a firm, provided the name of each member is inserted therein.

LIFE COMPANIES.

Each company must file an annual statement with the Auditor by the 1st of March of each year, showing the financial condition of the company on the 31st of December preceding. The statement must be accompanied by a certificate, signed by the proper officer of the State wherein the company was organized, showing the net value of all policies in force, and certifying that the company has assets equal thereto, and is authorized to do business in such State. In the absence of such certificate, the Auditor is authorized to value the policies of the company on the basis of the American Experience Table of Mortality and four and one-half per cent interest.

FIRE AND MARINE COMPANIES.

Must have a subscribed capital of not less than \$150,000, of which \$50,000 must be paid up. A sworn statement, signed by the president, vice-president or secretary of the company, must be filed with the Auditor before the 1st of March each year, showing the financial condition of the company and its transactions up to December 31st of the previous year. The reinsurance fund to be computed at fifty per cent of the premium on all risks having less than one year to run, *pro rata* on all risks having more than one year to run; when the reinsurance fund is reduced to less than forty per cent of the premiums received during the year, the whole amount of premiums received on unexpired risks shall be set aside as a reinsurance fund. Companies required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

In addition to making the annual statement, as required of other State companies, foreign companies must furnish, prior to July 1 of each year, a statement showing the business transactions outside of the United States and its financial condition outside of the United States branch.

Taxes.—A tax of two and one-half per cent is imposed on premiums (less losses and commissions). Every company must submit a sworn statement, signed by the president, secretary or agent, at the time of filing the annual statement, showing the premiums received in the State, upon which statement the tax is computed. No municipal taxes or licenses are permitted.

Fees.—For filing charter, \$15; filing statement, \$10; issuing certificate, \$2; copies of papers, twenty cents per folio; certifying such copies and affixing seal, \$1; valuing life policies, a charge of not exceeding three cents per \$1000 of insurance may be exacted; examinations, actual expenses incurred.

Penalties.—Neglect to furnish statement as required, a penalty is imposed of \$100 for each day's delay; transacting business without complying with the law subjects the offender to a fine of \$500 for each month or fraction thereof during which the business is unlawfully conducted. Misdemeanor for agents to solicit business for companies that have not complied with the law.

CALIFORNIA.

SUPERVISING OFFICER—J. C. L. WADSWORTH, INSURANCE COMMISSIONER, SAN FRANCISCO.

GENERAL REQUIREMENTS.

Any company desiring to do business in California must file with the Insurance Commissioner a certified copy of its charter, and a certificate signed by the proper officer of the State wherein such company was organized, setting forth that it has available assets in excess of all liabilities equal to not less than \$200,000; also a statement of its financial and business condition on the 31st of December preceding, sworn to by the principal officer of the company; the

company must also designate some agent to accept legal service, and such agent shall be deemed the general agent of the company within the State, and service made upon him shall be deemed as having been made upon the company. In case the company shall at any time be without such agent, the Insurance Commissioner shall be empowered to accept service. Should a company transfer from a State to a United States Court any suit brought against it by a citizen of California, the Commissioner is required to revoke its license to do business in the State. The general agent must also file with the Commissioner a bond with two sureties in \$1000 each, conditioned that he will pay quarterly in advance all taxes, licenses or fees that are or may be imposed by law, and that the company will comply with the law in all respects. All payments must be in United States gold coin. On compliance with these requirements, a certificate of authority to do business will be issued to the company by the Commissioner.

EXAMINATIONS.

The Commissioner is empowered to examine any company doing business in the State whenever he shall deem it necessary, and, if a company is found to be insolvent, he shall revoke its authority to do business. A company is regarded as insolvent when, after providing for all liabilities, its capital is reduced below \$200,000, or below seventy-five per cent of its paid-up capital; if it be a mutual company, when its cash assets over liabilities are less than \$200,000.

AGENTS.

Every company must file with the Commissioner a certified copy of the authority given by it to each agent in the State, and, in case of a change of agents, the Commissioner must be notified. Every general agent appointed by the company must obtain from the Commissioner a certificate of authority to do business, which continues in force without renewal until revoked. One certificate suffices for all members of a firm. Other agents do not require certificates. If a solicitor for a life insurance company has been employed by any other company within a year previous, he shall produce written evidence that all moneys received by him for such company have been paid to it. Solicitors for life companies must obtain a license annually.

Companies not doing business in the State may have a special agent for the purpose of collecting renewal premiums, who shall receive a certificate of authority from the Commissioner on filing notice of appointment. No other papers required of such companies.

LIFE COMPANIES.

Sworn statements, verified by the principal executive officer of the company residing in the State, must be filed with the Commissioner on or before the fifteenth day of January of each year, showing the financial condition of the company and its business transactions up to December 31 of the preceding year. Such statement must also be printed one week in a daily paper published in the city where the principal office of the company in the State is located; when requested by the Commissioner to do so, companies must furnish him with the requisite data for valuing its outstanding policies. If his valuation be not accepted by the insurance officer of any other State, then the companies of such State doing business in California shall submit their policies for valuation by the Insurance Commissioner of that State. Valuations made upon the basis of the American Experience Mortality Tables and four and one-half per cent interest. Policies issued within the State must contain written evidence that they were so issued. All policies issued within the State, except for tontine or other term or paid-up insurance, must contain a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall not cease or become void solely by the non-payment of any premium when due; its entire net reserve, by the American Experience Mortality Table and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium, at such company's published rates in force at date of original policy; but at the age of insured at the time of lapse, either to the purchase of non-participating term insurance for the full amount insured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such non-payment of premium, to the purchase of the non-participating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds of insurance to be subject to the same conditions, except as to payment of premiums, as those of the original policy. It may be provided, however, in such

stipulation, that no part of such term insurance shall be due or payable unless satisfactory proofs of death be furnished to the insurance company within one year after death, and that, if death shall occur within three years after such non-payment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary insurance as aforesaid to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term, if the insured be living. If any company shall evade this provision of law, its certificate of authority shall be immediately revoked.

FIRE AND MARINE COMPANIES.

Sworn statements, verified by the principal executive officer residing in the State, must be filed with the Commissioner, on or before the fifteenth day of January of each year, showing the financial and business conditions of the company on the thirty-first day of December preceding. Such statement must also be printed for one week in a daily newspaper published in the city where the principal office of the company is located. The reinsurance fund must be computed at fifty per cent of the premium on unexpired risks. Statements of State companies must be filed on or before February 1 of each year. Companies are required to make annual statements of business transacted in the State.

FOREIGN COMPANIES.

Every foreign company doing business in the State must file a sworn statement, on or before the 1st of May of each year, showing its financial and business condition on the thirty-first day of December preceding. Such statement must be printed for one week in a daily newspaper published in the city where the principal office of the company in the State is located.

Taxes.—Taxes are imposed in accordance with the reciprocal provisions of the laws. A law passed in 1885 levies a tax of one per cent on gross premiums collected by foreign companies for the benefit of disabled firemen, but the courts declared it to be unconstitutional and it is now inoperative.

Fees.—For filing charter, \$30; for filing annual statement, \$20; for filing other papers required, \$5 each; certificate to agents, \$1; for copies of papers on file, twenty cents per folio; for certifying such copies, \$1 each; certificate of special agent of life company, \$20; for valuing life policies, three cents for each \$1000 of insurance. All fees to be paid in gold. Should the expenditure in the office of the Commissioner exceed the receipts, the Commissioner is empowered to assess the companies doing business in the State, on the basis of premiums received, sufficient to make up the deficiency. Other fees subject to reciprocal legislation.

Licenses.—The city of San Francisco is authorized to collect a license from each agent, and the city ordinance provides as follows: Every agent shall pay for each company represented by him, according to premiums received. Those doing a business of \$50,000 per quarter or over, \$100 per quarter; \$25,000 per quarter or less than \$50,000, \$75 per quarter; \$10,000 per quarter or less than \$25,000, \$50 per quarter; less than \$10,000 per quarter, \$25. Other license fees charged in accordance with reciprocal legislation.

Penalties.—For neglecting to file the statements required, or the stipulation relative to serving legal process, a fine of \$100 for the first month, and \$200 for each succeeding month, is imposed for the time the company does business in default. For failing to answer truthfully, in writing, the written inquiries of the Commissioner, a fine of \$500 is imposed. A fine of \$100 for issuing a life policy to a resident of the State that does not contain written evidence that it was issued in the State.

CANADA.

SUPERVISING OFFICER—W. FITZGERALD, SUPERINTENDENT OF INSURANCE, OTTAWA.

GENERAL REQUIREMENTS.

Each company must file with the Minister of Finance a certified copy of its charter and a properly authenticated statement of its condition on the 31st of December preceding, also a

power of attorney, signed by the proper company officer under seal of the company, appointing an agent or head officer in Canada; such officer or agent must be empowered to accept legal service for the company; this power of attorney must be verified under oath by such officer or agent. Copies of the documents named must be filed with the Superior Court of Law or Equity, in the Province wherein the head office in Canada of the company is located; if the head office is in Quebec, the duplicate must be filed in the office of the Prothonotary of the Superior Court of the district wherein such head office is located. Each company must obtain from the Minister of Finance a license to do business, which license must be printed in The Canadian Gazette and in one paper in the city and county wherein the head office is located. License renewable on the 1st of April in each year. When the liabilities in Canada of a company exceed its assets, deficiencies must be made good or its license will be revoked.

LIFE COMPANIES.

Every life insurance company must deposit in the hands of the Receiver-General \$50,000 for the protection of Canadian policyholders; this deposit in the case of foreign companies to be increased as required to make it equal to the reinsurance reserve upon all policies held in Canada, or such increase may be placed in the hands of trustees for such purpose. Annual statements to be filed on or before the 1st of March in each year, duly verified by the proper officer of the company. If a company fails to pay its losses for thirty days after they are due, or after judgment has been entered, its license will be revoked.

FIRE AND MARINE COMPANIES.

Every foreign company doing a fire and inland marine business, either or both, must deposit with the Receiver-General \$100,000 for the protection of Canadian policyholders, and every native company \$50,000. The deposit in the case of foreign companies to be increased from time to time as the company's liabilities in Canada increase. United States companies must deposit United States securities, or others that may be approved by the Treasury Board. Annual statements showing the condition of the company must be filed before the 1st of March of each year with the Minister of Finance; also a statement of its general business. Fire policies cannot be written for a longer term than three years. If an undisputed claim or judgment on a disputed claim remains unpaid for sixty days after it is due, the license of the defaulting company will be revoked, but may be reissued if the claim is satisfied within sixty days thereafter. Failure to pay such claims shall be deemed an act of insolvency.

Taxes.—In accordance with a law passed by the Quebec legislature—but this law is being contested before the courts as unconstitutional—a direct tax is imposed upon all insurance companies doing business in that Province, to be paid into the public treasury. Every life company is required to pay \$500, and \$250 additional if doing an accident business. Fire and marine companies pay \$500. Agencies in Montreal and Quebec are taxed \$100 each, and all other agencies in the Province \$5 each.

Fees.—The Superintendent is empowered to assess companies toward the expenses of his office *pro rata* upon gross premiums received on Canadian business, during each year ending December 31; such assessments to be paid on or before March 31; not to exceed \$8000 upon fire and inland companies.

Penalties.—Neglect to comply with the requirements of the law as to the filing of annual statements subjects the company so neglecting to a penalty of \$500 for each violation, and an additional penalty of \$100 for each month during which any such company neglects to file such statements, and if such penalties are not paid the company's license may be withdrawn or suspended.

Any person who delivers any policy or interim receipt, or who collects any premium or carries on any business of insurance in Canada on behalf of an unlicensed company, is liable to a penalty of not less than \$20 nor more than \$50 for a first offense, and for a second offense imprisonment without the option of a fine.

COLORADO.

SUPERVISING OFFICER—DARWIN P. KINGSLEY, STATE AUDITOR AND SUPERINTENDENT OF INSURANCE, DENVER.

GENERAL REQUIREMENTS.

Every company doing business in the State is required to file a copy of its charter with the Superintendent, and also a sworn statement of the chief officer of the company, showing the condition of its affairs on the 31st of December preceding. Also a written instrument constituting the Superintendent an attorney of the company to accept service of legal process, annual statements to be filed on or before the first day of March of each year. A synopsis of the annual statement filed must be printed at least four times, together with a copy of the Superintendent's certificate, in a newspaper published at the State Capital. "No joint stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than \$200,000. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than \$100,000."

EXAMINATIONS.

"The Superintendent of Insurance shall have power to examine and inquire into all violations of the insurance law, and may at any time examine the financial condition, affairs and management of any insurance company incorporated by, or doing business in the State, and inquire into and investigate the business of insurance transacted, and may require any company, its officers, agents, employees, or attorneys or other persons, to produce, and may examine all its assets, contracts, books and papers; may compel the attendance before him and may examine under oath its directors, officers, agents, employees, solicitors, attorneys, or any other persons, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmations, and shall have power to summon and compel attendance of witnesses, and to require and compel the production of records, books, papers, contracts or other documents, by attachments if necessary; and shall have the right to punish for contempt by fine or imprisonment, or both, any person failing or refusing to obey, such summons or order of said Superintendent." The Superintendent is authorized to appoint competent persons to make the examinations in his name.

AGENTS.

All companies must obtain annually certificates from the Superintendent for each agent or solicitor, authorizing them to do business.

LIFE COMPANIES.

The Superintendent is authorized to value outstanding policies when he deems it necessary. Valuations to be made in accordance with the American Experience Tables and four and one-half per cent interest. "After three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any such subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of issue of policy, which shall not be less than the full net value of the policy per American Experience Table of Mortality, four and one-half per cent interest, provided that application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made."

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$200,000. Annual statements to be filed on or before March 1 of each year, showing the condition of the company on the thirty-first day of December preceding. Such statement to be printed at least four times in a daily paper published at the Capital of the State. Any company, other than fire or life, must be possessed of a paid-up capital of \$100,000.

Companies required to make annual statements of business transacted in this State.

FOREIGN COMPANIES.

Same requirements as for fire and marine companies.

Taxes.—All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State, shall annually, on or before the 1st of March in each year, pay to the Superintendent of Insurance two per cent on the excess of premiums received over losses and ordinary expenses incurred within the State during the year ending the previous thirty-first day of December. In case the expenses of the department shall exceed the amount collected under the provisions of this act, the Superintendent shall assess upon the insurance companies doing business in this State, in proportion to the receipts in this State, a sum equal to such excess. In case of neglect or refusal of any company to pay such tax assessment, the Superintendent of Insurance shall revoke the authority or license granted to such insurance company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act.

Fees.—For filing the certified copy of articles of incorporation required by this act on the organization of each company, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement and examination thereof, \$25; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, per folio, twenty cents; for affixing seal of his office and certifying any paper, \$1.

RECIPROCAL LEGISLATION.

Penalties.—For business transacted by or for an authorized company, a penalty of \$500 is imposed for each offense; for refusing to give truthful information regarding a company or testifying falsely, the delinquent is liable for contempt or perjury, and a fine not exceeding \$500; for making a false certificate, entry or memorandum in papers offered for filing, a fine of not less than \$1000 and imprisonment not less than two months.

CONNECTICUT.

SUPERVISING OFFICER—O. R. FYLER, INSURANCE COMMISSIONER, HARTFORD.

GENERAL REQUIREMENTS.

Every company must, before receiving authority to do business in the State, file with the Commissioner a certified copy of its charter; also a statement, sworn to by the president, vice-president or secretary of the company, showing the financial and business condition of the company. It must also execute a written instrument appointing the Commissioner its attorney to accept service of legal process. All advertisements must correspond with last statement filed.

EXAMINATION.

The Commissioner is empowered to examine into the condition of any company doing business in the State, and if he finds it impaired to revoke its authority to do business, and to publish the result of such examination if he thinks proper. Fire and marine companies are deemed unsound when their assets over liabilities are less than three-fourths of their paid-up capital. Life companies are unsound when their assets are not equal to their liabilities and legal reserve.

AGENTS.

All agents must obtain a certificate from the Commissioner authorizing them to transact business. Certificates expire March 31 in each year, and must be renewed. Certificates are issued in firm name except for companies of such States as require individual certificates from agents of Connecticut companies. No person permitted to act as agent, under penalty of not less than \$100, nor more than \$500, without obtaining from the Commissioner of Insurance a certificate of authority, which certificate must be renewed on the 1st of April each year. Any agent soliciting business for an unauthorized company, or in any way aiding in the transaction

of business with such company, shall be fined not more than \$1000; but any person, on payment of a fee of \$20 to the Insurance Commissioner, may obtain a license to transact business with unauthorized companies, subject to the approval of the Commissioner. Such licenses must be renewed on the 1st of April each year.

LIFE COMPANIES.

Each company must furnish a certificate from the proper official of the State wherein such company was organized, setting forth the valuation of all outstanding policies of such company, calculated according to the Actuaries' Table of Mortality and four per cent interest. Such certificate will be accepted by the Commissioner, provided his certificate of a similar nature regarding Connecticut companies is accepted by the insurance officer of such State. Otherwise the Commissioner is empowered to value outstanding policies himself. Annual statements must be filed on or before March 1 of each year, showing the condition of the company on the thirty-first day of December preceding.

FIRE AND MARINE COMPANIES.

Each stock company is required to have a cash capital of at least \$150,000. Mutual companies must have available assets equal to \$150,000. The reinsurance fund is required to be fifty per cent of the gross premium (return premiums and reinsurance deducted) on all fire risks except those that are perpetual; on perpetual risks ninety-five per cent must be reserved for reinsurance; on ocean marine risks the full amount of premiums must be reserved. In fire insurance all the conditions of the insurance must be stated on the policy, and five days' notice of cancellation is required. The amount that may be written by a company upon a single risk is limited to ten per cent of its paid-up capital. No company is permitted to advertise or represent itself as having a capital greater than the amount actually paid up, or to represent itself as possessed of assets not actually owned by it. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

Every foreign company is required to have a cash capital of not less than \$200,000, and must have on deposit with the Treasurer of some one of the United States at least \$200,000 in United States bonds or the bonds of Connecticut, New York or Massachusetts for the protection of all its policyholders in the United States. A certificate signed by the officer holding such deposit must be filed with the Commissioner. The aggregate deposits made by such company in the different States, together with the securities held by approved trustees for the benefit of all policyholders in the United States, after deducting all liabilities and the lawful reinsurance fund shall be regarded as its capital. A copy of the trust deed and of the instrument appointing the trustees must be filed with the Commissioner. Annual statements, verified by the agent or attorney for the company in the United States, showing the condition of its affairs in this country, must be filed in January of each year, when the Commissioner will issue a certificate setting forth the amount of its capital as determined by such statement.

Taxes.—Taxes regulated by reciprocal legislation must be paid on or before the twentieth day of January of each year to the State Treasurer. Every agent must make return under oath on or before the 10th of January of each year to the Insurance Commissioner of the gross amount of premiums received by him. Agents of foreign companies must make returns, and pay thereon before the 20th of January a tax of two per cent.

Fees.—To companies of other States, filing copy of statement, \$10; license of company, \$10; issuing certificates to agents, \$2 each; provided no greater fees are charged Connecticut companies in the State where the applying company was organized.

Penalties.—For making false statements, \$1000; any agent of a fire or marine company transacting business in violation of the law is liable to a fine of \$100 for each offense; agents of foreign companies violating the law may be fined \$500 for each offense; agents of life companies violating the law may be fined not less than \$100 nor more than \$500 for each offense; for violating the provision relative to advertising capital and assets, a fine of \$500 is provided for the first offense and \$1000 for each subsequent offense.

DAKOTA.

SUPERVISING OFFICER—JAMES W. WARD, TERRITORIAL AUDITOR, BISMARCK.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter and a statement showing its financial condition. Must also appoint in each judicial district an attorney to accept service of legal process. "Every insurance company doing business in this Territory must transmit to the Territorial Auditor a statement of its condition and business for the year ending on the preceding 31st of December, which shall be rendered on the first day of January in each year, or within one month thereafter, except that foreign insurance companies shall transmit their statement of business, other than that done in the United States, prior to the following first day of March. Such statement must be published at least three times in some newspaper of general circulation, printed and published in each judicial district of this Territory in which such insurance company shall have an agency; and a duplicate thereof, upon which shall be indorsed the names of the attorneys on whom process of law can be served, as required by section 23 of this act, shall be filed in the office of the Register of Deeds of the county wherein an agency may be established. Statements for publication shall be made out on blanks furnished by the Territorial Auditor, and the Territorial Auditor's certificate of authority for the company to do business in this Territory shall be published in connection with the said statement of each company doing business in this Territory. The following law passed March, 1887, makes the cost of publication a serious matter:

"In all cases where publications of legal notices of any kind are required or allowed by law, the person or officer desiring such publication shall be required to pay seventy-five cents per square of twelve lines of nonpareil type, or its equivalent, for the first insertion, and fifty cents per square for each subsequent insertion.

"That in all legal advertisements fractional parts of twelve lines shall be paid for at the rate of ten cents per line of nonpareil type or its equivalent.

"That the affidavit of publication of all notices required by law to be published, shall contain a statement that the full amount of the fee charged for publishing same inures to the benefit of the publisher or publishers thereof; that no agreement or understanding for a division thereof has been made with any other persons, and that no part thereof has been agreed to be paid to any person whomsoever, and that every affidavit of publication shall state in plain terms the fees charged thereon.

"That there shall be in case of all affidavits of publication of notices required by law, an affidavit subscribed and sworn to by the party, or one of the parties, or his or their authorized agents or attorneys, that they directed the publication of the annexed notice; that no agreement or understanding for any division of the fees therefor has been made with any person whomsoever; and that no part thereof has been refunded or rebated by the party or parties publishing such notice; that no affidavit or publication shall in any case be filed or recorded until such additional affidavits shall be annexed thereto."

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business. Certificates renewable annually.

Taxes.—"Every insurance company doing business in this Territory, except in joint stock and mutual companies, organized under the laws of this Territory, shall, at the time of making the annual statement, as required by law, pay into the State Territorial treasury, as taxes, two and one-half per cent of the gross amount of premiums received in this Territory during the preceding year, taking duplicate receipts therefor, one of which shall be filed with the Auditor; and upon filing of said receipts—not until then—the said Auditor shall issue the annual certificates as provided by law; and the said sum of two and one-half per cent shall be in full of all taxes, Territorial and local."

Fees.—"There shall be paid by every company, association, person or persons, or agent doing business in this Territory, to whom this act shall apply, the following fees: Upon filing declaration, or certified charter, \$25; upon filing annual statement, \$10; upon each certificate

of authority and certified copy thereof, \$2; for every copy of any paper filed in the department, the sum of twenty cents per folio; and for affixing official seal to such copy and certifying the same, the sum of \$1; for official examinations of companies under this act, the actual expense incurred, not to exceed \$10 per diem."

Penalties—"Any violation of any of the provisions of this act shall subject the party violating the same to a penalty of \$500 for each violation, and of the additional sum of \$100 for each month during which any such agent shall neglect to file such affidavits and statements as are herein required."

DELAWARE.

SUPERVISING OFFICER—NATHAN PRATT, INSURANCE COMMISSIONER, MILFORD.

GENERAL REQUIREMENTS.

Every company must possess assets over all liabilities and claims of not less than \$150,000. A certified copy of the charter must be filed with the Insurance Commissioner; also a sworn statement of the president, vice-president or secretary, showing the condition of the company. An instrument must be executed and filed designating some resident of the State upon whom legal process may be served. Each company must obtain from the Commissioner a certificate authorizing it to transact business in the State. With the annual statement each company must file a printed copy of the last annual report made in accordance with the laws of the State wherein such company was incorporated, certified to by the officers of the company; also a printed copy of the statement made of the condition of such company by the proper officer of such State.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, and if he finds it impaired to revoke its authority to do business.

AGENTS.

Every agent must file with the Commissioner a duplicate tax receipt from the Clerk of the Peace of the county in which the office of such agent is located, showing that all taxes due in such county have been paid; he must also file a license to do business issued by such Clerk of the Peace; thereupon the Commissioner will issue to him a certificate of authority. Certificates and licenses renewable annually.

LIFE COMPANIES.

Each company must file with the Commissioner, on or before the first day of February, a statement, attested by the proper officer of the company, showing its condition on the thirty-first day of December preceding. If a company fails to have on hand at any time a sum equal to the net value of all its policies, the Commissioner must revoke its authority to do business. A certificate of policy valuation, signed by the Insurance Commissioner of New York, Massachusetts or Pennsylvania, or of the State wherein the company was incorporated, must be filed with the Commissioner; in the absence of such certificate, its policies will be valued according to the New York standard.

FIRE AND MARINE COMPANIES.

Annual statements, duly attested by the proper officer of the company, must be filed on or before February 1 of each year, together with the other statements above set forth. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

In the absence of special requirements for foreign companies, it is presumed they will be expected to conform to the requirements of other State companies.

Taxes.—A tax of two and one-half per cent is imposed on gross premiums. Every agent is required to furnish to the Clerk of the Peace of the county where he does business a sworn statement each year at the time of taking out his license, showing the gross amount of pre-

miums collected by him, and must receive a receipt for taxes on same before receiving his certificate from the Commissioner.

Licenses.—Every agent must pay to the Clerk of the Peace of the county in which he does business a yearly license fee of \$50.

Fees.—The Insurance Commissioner is entitled to fees as follows: For filing charter, \$10; for filing annual statements or printed reports, \$10 each; for issuing certificates to agents, \$2 each; for copies of papers on file, twenty cents per folio; for certifying copies and affixing seal to same, \$1 each; for examinations of companies, actual expenses incurred. In addition, Clerks of the Peace are entitled to fifty cents for each license issued to agents.

Penalties.—Any person violating the law is liable to a fine not exceeding \$1000, or imprisonment not exceeding one year, or both fine and imprisonment. Any agent neglecting for thirty days to pay the taxes due shall forfeit \$200.

DISTRICT OF COLUMBIA.

Has no Insurance Department. Address Commissioners of the District of Columbia.

The following is the full text of the law of Congress relating to insurance companies doing business in the District:

AN ACT TO REGULATE INSURANCE IN THE DISTRICT OF COLUMBIA.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That no company hereafter organized or incorporated within the District of Columbia shall transact the business of insurance in any of its branches unless the whole capital of such company be not less than \$100,000, actually and in good faith paid up in full in cash, excepting life insurance companies which issue to their members policies or certificates agreeing to pay benefits or sums of money which are to be realized by assessments levied upon the members; no other capital than such assessments shall be required of them. The Commissioners of said District, or any two of them, shall ascertain and determine such facts, upon evidence satisfactory to them, to be filed in their office, and thereupon shall issue to such companies authority to transact business.

SEC. 2. That every insurance company doing business in said District must transmit to the Commissioners of the District a statement of its condition and business for the year ending on the preceding thirty-first day of December, which statement shall be rendered on the first day of January following or within sixty days thereafter, except that foreign companies shall transmit their statements of business, other than that done in the United States, prior to the following first day of July, which statements must be in form and state the particulars required by the blanks prescribed by the Commissioners; and the Commissioners, or any two of them, may require at any time statements from any company doing business within the District, or from any of its officers or agents, on such points as they may deem necessary and proper to elicit a full exhibit of its business and standing, all of which statements herein required must be verified by the signatures and oaths of the president or vice-president, or the secretary or actuary. No company having neglected to file a statement required of it within the time and manner prescribed, shall do any business, after notification by the Commissioners, or any two of them, while such neglect continues; and any company or association neglecting to make and transmit any statement required shall forfeit \$100 for each day's neglect.

SEC. 3. That every fire insurance company, to entitle itself to the written authority by this act required to transact business in the District, shall have assets equal to its liabilities, including a reinsurance reserve liability equal to fifty per centum of premiums received upon one-year risk, and an amount proportioned to the unexpired time upon all other fire risks. Every company doing an inland or marine business shall have assets equal to its liabilities, including a reinsurance reserve liability equal to the total premiums charged upon all unexpired inland or marine risks. Every life insurance company, excepting those organized upon the plan of assessments on their members, shall have assets equal to its liabilities, including a reserve liability computed upon the basis of the American Experience Table of Mortality,

at four and one-half per centum interest. Before issuing any written authority to any company to transact business in the District, the Commissioners, or a majority of them, shall satisfy themselves that such company has complied with the law; and at any time thereafter they shall revoke such authority when satisfied that such company has fallen below such requirements.

SEC. 4. That no insurance company organized or incorporated under the laws of any of the United States of America, or of any foreign State or country, shall transact the business of insurance in any of its branches within the District of Columbia until such company shall have duly constituted some proper person domiciled in the District, their agent and attorney-in-fact for the purpose of receiving for them summonses, writs, and processes issuing out of any court having any jurisdiction in said District, and until the evidence of such appointment of such agent and attorney-in-fact, authenticated in a manner satisfactory to the Commissioners of the District, or any two of them, shall be filed in the office of such Commissioners.

SEC. 5. That any insurance company, or any officer or agent of any insurance company, effecting any contract of insurance in behalf of such company, when the written authority required by this act shall not have been given by said Commissioners, or after such authority has been revoked, shall be subject to a penalty of \$100 for every offense, to be recovered by due process in the courts of the District.

SEC. 6. That each insurance company doing business in the District of Columbia shall attach to each policy issued by such company, a copy of the application made by the insured, so that the whole contract may appear in said application and policy.

SEC. 7. That this act shall take effect and be in full force after ninety days from its passage.

Approved January 26, 1887.

FLORIDA.

SUPERVISING OFFICER—E. S. CRILL, STATE TREASURER, TALLAHASSEE.

GENERAL REQUIREMENTS.

Every company must, before admission, furnish to the State Treasurer a certified copy of its charter; also a statement, attested by the president or vice-president and secretary, showing the name, location and financial condition of the company, also a written agreement signed by the president and secretary, under seal of the company, agreeing that service of legal process upon any agent of the company shall be accepted as valid. Every company must obtain from the Treasurer a certificate of authority to do business, which certificate must be renewed annually in January. Any company neglecting to satisfy any execution obtained against it within the State shall have its certificate of authority revoked, and also all licenses to agents, and the Treasurer must print a notice of such revocation for at least one week in a newspaper published at the State Capital, or at Jacksonville, and such company shall be prohibited from transacting business in the State until such execution is satisfied and all fees and expenses paid. Annual statements must be filed on or before the first day of February in each year, a synopsis of which must be published by the Treasurer within thirty days.

EXAMINATIONS.

It is made the duty of the Board of Insurance Commissioners to examine every company applying for admission or doing business in the State, and the Treasurer may publish the results of such examinations whenever he deems it in the interest of the public to do so. When a company is found to be in an unsound condition the Board of Commissioners must revoke its authority. The Board consists of the Treasurer, Comptroller and Attorney-General.

AGENTS.

Each agent must obtain from the State Treasurer a certificate authorizing him to do business. Certificates renewable annually, on the 1st of October.

LIFE COMPANIES.

Each company must possess at least \$100,000 invested in United States or State bonds, or in other interest-bearing United States stocks, or in mortgages on unincumbered real estate

worth at least double the amount loaned thereon. Sworn statements must be filed, in January of each year, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must possess at least \$150,000 invested in United States or State bonds, or other interest-bearing stocks of the United States. Sworn statements must be filed, in January of each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of business transacted in the State.

Taxes.—A State tax of \$200 to be paid annually to the State Treasurer, expiring September 30, is imposed upon each company; *pro rata* of same when business is commenced after October, computing from the first day of any month to date of expiration, September 30.

Licenses.—Agents must pay \$10 a year in each county. Incorporated towns and cities may also impose a license not exceeding in each county fifty per cent of the State license.

Fees.—For filing statements with Treasurer, \$5 for each company.

Penalties.—For making false returns, a company becomes liable to a fine of not less than \$500 nor more than \$5000 for each violation of the law; a fine of not more than \$1000 may be imposed, or imprisonment not exceeding six months, or both fine and imprisonment.

GEORGIA.

SUPERVISING OFFICER—W. A. WRIGHT, COMPTROLLER-GENERAL OF STATE AND INSURANCE COMMISSIONER, ATLANTA.

GENERAL REQUIREMENTS.

Each company must file with the Comptroller-General a certified copy of its charter; also a statement, attested by the proper officers of the company, showing its name and location and its condition on the 31st of December preceding. Each stock company must possess not less than \$100,000, invested in stocks or bonds estimated at their market value, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. Statements must be filed with the Governor on or before the first days of July and January, or within sixty days thereafter, of each year, showing the condition of the company on the 30th of June and 31st of December preceding, which statements must be printed in a newspaper of general circulation published in the city or town where the agent making them resides. Annual statements must be made to the Insurance Commissioner on or before the first day of March of each year. Semi-annual statements must be made to the Governor, January 1 and July 1, or within sixty days thereafter, showing the condition of the company on December 31 and June 30, and the receipts and expenditures for the same time. Companies must obtain from the Insurance Commissioner certificates authorizing them to do business in the State. Companies and agents must file with the Insurance Commissioner, on or before the first day of May in each year, sworn statements showing the gross amounts of premiums collected by them within the States.

AGENTS.

Agents must obtain certificates from the Insurance Commissioner, which certificates are renewable annually. One certificate authorizes each member of a firm to transact business individually. Must report to Insurance Commissioner on or before the first day of May each year the amount of premiums received during the year.

LIFE COMPANIES.

Each company must file a certificate, signed by the proper officer of some State, showing that they have on deposit with him not less than \$100,000 lawfully invested for the protection of policyholders in the United States.

FIRE AND MARINE COMPANIES.

Each company must deposit with the State Treasurer \$25,000 in United States or State bonds for the protection of policyholders within the State before receiving a certificate of

authority to do business. Companies are required to report annually losses paid and premium receipts to the 1st of May of each year.

FOREIGN COMPANIES.

The requirements are the same as for companies of other States.

Taxes.—A State tax of one per cent on net premiums collected must be paid by every company on or before the first day of July in each year. Every agent must pay a tax of \$10 for each county in which he does business. Other taxes based on reciprocal legislation.

Fees.—The fees of the Insurance Commissioner are as follows: For filing certified copy of charter, \$20; examination of annual statement, \$20; certificates to agents, \$3 each.

Penalties.—For any violation of law, a fine of not more than \$500 nor less than \$100 may be imposed; neglect to pay taxes, a fine of \$500 is imposed, and imprisonment not exceeding six months. Agents doing business for unauthorized company guilty of misdemeanor, and on conviction must pay all sums for which such unauthorized company would be liable; also liable to holder of policy for damages.

ILLINOIS.

SUPERVISING OFFICER—CHARLES P. WRIGHT, AUDITOR OF PUBLIC ACCOUNTS,
SPRINGFIELD.

GENERAL REQUIREMENTS.

Every company must obtain from the Auditor a license to do business in this State. As a condition precedent, each company must file an application, with signature of proper officer, under company seal, setting forth its desire to do business in the State, and stipulating that said "license shall cease and terminate in case and whenever it shall remove, or make application to remove, into any United States Court any action or proceeding commenced in any of the State courts of this State, upon any claim or cause of action arising out of any business transaction, in fact, done in this State; any permission, consent, agreement, condition or provision incorporated in any contract, mortgage, note, bond, obligation or policy of insurance authorizing or consenting to such removal to the contrary notwithstanding." It must also file a copy of its charter, and a statement sworn to by the proper company officer showing its location, amount of capital, and its liabilities and assets in detail; also a copy of its last annual statement made in conformity with the laws of the State wherein such company was organized; also a written instrument, under seal of the company, designating some resident of the State to accept service of legal process. All companies permitted to insure against cyclones and wind storms.

EXAMINATIONS.

The Auditor is authorized to make examinations of companies, and to publish the result when he deems it necessary. Certificate to be revoked when an impairment is discovered.

AGENTS.

Agents must procure certificates from the Auditor authorizing them to do business in the State. Agents of fire and marine companies must, in all advertisements, give the name and location of the company and the name of the State or government under which it is organized. Agents of life companies must have such information conspicuously displayed upon their business signs, and upon all policies issued must print in large letters the name of the State in which the company was organized, and also upon all circulars, pamphlets and placards issued by them in relation to the business of such company. Certificates to be renewed annually. One certificate embraces all members of a firm.

LIFE COMPANIES.

Every life company must possess available assets properly invested of not less than \$100,000. Annual statements to be filed with the Auditor, on or before the 1st of March each year, showing the condition of the company on the thirty-first day of December preceding, and

the Auditor shall cause such statements to be published not less than one month in one daily paper in Springfield and one in Chicago. The Auditor is authorized to value policies when they have not been valued by the proper officer of some other State, such valuation to be upon the basis of the Actuaries' or Combined Experience Table of Mortality and four per cent interest.

FIRE AND MARINE COMPANIES.

Every company doing business in the city of Chicago must have a paid-up capital of not less than \$150,000; in other parts of the State, excluding Chicago, \$100,000; they are prohibited from writing upon one risk an amount exceeding ten per cent of their paid-up capital. The reinsurance fund must be maintained to the full amount of the unearned premiums on unexpired risks. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding. Statement to be printed by the Auditor for not less than fifteen days in one paper published in Springfield and one in Chicago. No other advertisement required. Every announcement, publication of any kind, or business sign, purporting to state the financial condition of the company must conform to the statement immediately preceding filed with the Auditor, as allowed by him, and must not claim any assets not actually in possession of the company. Companies are required to report annually the business transacted in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the insurance department of some State not less than \$200,000, which shall be known as the capital of such company for the United States. Each company must appoint an agent, on whom legal process can be served, and file with the Auditor of Public Accounts a certificate of such appointment. Such statements as to location of company, etc., and a copy of charter must be filed, as is required of companies of other States. Annual statements to be made by the resident manager in January of each year, showing the condition of the company, its investments and business transactions for the preceding year ending December 31. Every agent must, in all advertisements of such agency, publish its location, giving the name of the city, town or village where its principal or home office is located, and the government under the laws of which it is organized or does business. The term "agent" or "agents" used in this section, shall include any acknowledged agent, surveyor, broker or any other person or persons who shall in any manner aid in transacting the business of any insurance company not incorporated by the laws of one of the United States. The provisions of this section shall apply to all foreign companies, partnerships, associations and individuals, whether incorporated or not.

MISCELLANEOUS COMPANIES.

Plate-glass, accident and steamboiler companies must have on deposit with the proper officer of some State, not less than \$100,000 for the protection of all their policyholders in the United States. Must have a paid-up capital of not less than \$100,000. In all other respects must comply with the conditions imposed upon fire and marine companies.

Taxes.—Agents of fire and marine companies in different localities must pay such taxes—State, county, town and municipal—as are imposed upon personal property in such localities. For the purpose of assessing such taxes, every agent is required to report, in the month of May of each year, the amount of his receipts for the preceding year to the proper officer in the locality where his agency is situated. This tax is in lieu of all licenses. Where there are regularly organized fire departments, the municipal authorities may levy a tax not exceeding two per cent upon gross receipts for the support of such fire departments. Other taxes may be imposed in accordance with reciprocal legislation.

Fees.—For filing copy of charter, \$30; filing annual statement, \$10; issuing certificates to agents, \$2 each; copies of papers on file, twenty cents per folio; certifying copies and affixing official seal, \$1; for examinations, actual expenses incurred; valuing life policies, three cents per \$1000 of insurance. Other fees based on reciprocal legislation.

Penalties.—Any fire or marine company neglecting to comply with the requirements of law, or failing to answer inquiries made by the Auditor, incurs a penalty of \$500, and \$500 for

each month it continues in default. Any violation of the law subjects the offender to a penalty of \$500. Life companies neglecting to file statements incur a penalty of \$100 for each day they continue in default.

INDIANA.

SUPERVISING OFFICER—JAMES H. RICE, AUDITOR OF STATE, INDIANAPOLIS.

GENERAL REQUIREMENTS.

Each company must possess an actual cash capital of not less than \$200,000 invested in United States or State securities, or in mortgages on unincumbered real estate worth twice the amount loaned thereon. Each company must file with the Auditor a certified copy of its charter and a statement verified by the proper officer of the company, showing the name, location, amount of capital and financial condition of the company; also a written instrument signed by the president and secretary, under seal of the company, designating an agent to accept service of legal process. "If any company shall sustain any loss upon policies issued in this State, it is the duty of the agent by whom the insurance was made to retain in his hands all moneys belonging to such company which may then be or hereafter come into his possession, until such loss is adjusted and paid. The insured who has suffered a loss may also notify any other agent of such company thereof, who shall in like manner retain all moneys belonging to such company which is then in or shall thereafter come into his hands. If suit be commenced by the party insured against the company, the agent may deposit in court double the amount mentioned in the policy, to abide the event of the suit; or if the party insured shall not commence suit within ninety days after the agent shall have given written notice to him that such loss will not be paid, the agent may thereafter pay over the moneys in his hands to the company." Semi-annual statements must be filed with the Auditor in January and July of each year, and the Auditor will cause such statements to be printed in the two papers of the State having the largest circulation.

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business, which certificate, together with a copy of the financial statement on which it was obtained, must be filed with the Clerk of the Circuit Court of the county in which such agent does business. A certificate must be obtained for and filed in each county in which the agent does business. One certificate suffices for all members of a firm.

FOREIGN COMPANIES.

Each company must have on deposit in the United States, in the hands of some proper State officer, or with trustees, not less than \$200,000 for the protection of all policyholders in the United States.

Taxes.—A tax of \$3 upon every \$100 of premiums collected within the State, less losses actually paid within the State, is imposed. For the purpose of determining the amount of such tax each company is required to report to the Auditor, under oath of the president and secretary, in January and July of each year, the gross amount of premiums collected in the State, for each of the six months ending December 31 and June 30 preceding. Other taxes dependent upon reciprocal legislation.

Fees.—For examination of statement, \$5; for accepting service as attorney, \$3; for each certificate of authority, \$2; for filing certificate and statement, fifty cents. Reciprocal legislation.

Penalties.—A company neglecting to make its semi-annual report of premiums collected and to pay taxes thereon for thirty days, incurs a penalty of \$100 for each day's delay thereafter. Any person violating the insurance laws is liable to a fine not exceeding \$1000 or imprisonment for thirty days, or both fine and imprisonment.

IOWA.

SUPERVISING OFFICER—JAMES A. LYONS, AUDITOR, DES MOINES.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a sworn statement, signed by the proper officers of the company, showing its name, location and financial standing. It must also file a general power of attorney empowering some agent to accept service of legal process.

EXAMINATIONS.

The Auditor is empowered to make examinations of companies, and to publish the results if he deems proper in one or more papers. If a fire and marine company is found to be in an unsound condition, the Auditor must revoke its license and publish such revocation. If a life company is impaired, the auditor must certify the facts to the Attorney-General, who is directed to apply to the Supreme or District Court for an injunction to restrain it from doing business in the State. When the assets of a life company are not equal to all its liabilities, including the premium reserve, it shall be deemed insolvent. When the capital of a fire and marine company is impaired to the extent of twenty per cent, it will be prohibited from doing business in the State.

AGENTS.

Every agent must obtain a certificate to do business annually from the Auditor. Where a firm of agents represents a company, each member must obtain a certificate. Life agents are required to file a copy of such certificate in the office of the County Recorder of the county wherein his office is located, and the general agent of the company must procure from the Auditor a certified copy of the certificate issued to the company, and furnish each local and traveling agent a copy of the same. Every advertisement issued by an agent must set forth the name and location of the company he represents, and the State or Government under whose laws it was incorporated.

LIFE COMPANIES.

Each company must have at least \$100,000 invested in United States or State securities, or in mortgages on unincumbered real estate, situated in the State where the company was organized, worth at least double the amount loaned thereon; such securities must be deposited with the proper officer of some State for the benefit of all its policyholders in the United States, and the fact that the company has such a sum on deposit must be certified to the Auditor by the officer holding such deposit in trust. Annual statements must be filed, on or before the first day of April in each year, showing the condition of the company on the thirty-first day of December preceding. The Auditor is authorized to value policies upon the basis of the American Experience Table of Mortality and four per cent interest, but may accept the valuations as made by the proper officer of any other State. In any suit against the company for a claim under its policy which is defended on the ground that the insured was of intemperate habits, it shall be sufficient for the plaintiff to show that the habits of the person insured were well known in the community in which the agent of the company lived or did business, provided the company continued to receive premiums from him after such knowledge. A company is estopped from setting up as a defense to a suit under a policy a statement that the insured was not in the required state of health when the policy was issued, providing the medical officer of the company had certified to the condition of the applicant at the time, unless such certificate was obtained by fraud.

FIRE AND MARINE COMPANIES.

Every stock company must possess an actual paid-up capital of \$200,000, exclusive of special deposit in other States for the special benefit of policyholders in such States. Mutual companies must possess assets equal to \$200,000 in excess of all liabilities, including the reinsurance fund. The reinsurance reserve is computed at forty per cent of the premium on all unexpired risks. No company may assume a risk on one hazard in excess of ten per cent of its paid-up capital, unless the excess is reinsured in some trustworthy company. False statements in advertisements, etc., are prohibited. Annual statements must be filed, on or before

the first day of February in each year, showing the condition of the company on the thirty-first day of December preceding. All policies issued by a company must contain, by indorsement or otherwise, a true copy of any condition in the application that is made a part of the contract, or which may in any way affect the validity of the policy. The omission to comply with this requirement shall not render the policy void, but shall preclude the company from taking advantage of any such condition in the application, and the plaintiff shall not be required to prove any condition in the application not contained in the policy, but may do so at his option. The amount named in a policy is to be accepted as *prima facie* evidence of the value of the property at the time the policy was written, but the company may show its actual value and any depreciation thereof up to the time of the loss; the company to be held liable for the actual value at the time of the loss; "in order to maintain his action on the policy, it shall only be necessary for the assured to prove the loss of the building insured, and that he has given the company or association notice in writing of such loss, accompanied by an affidavit stating the facts as to how the loss occurred, so far as they are within his knowledge, and the extent of his loss; which notice shall be given within sixty days from the time the loss occurred: Provided further, that no action shall be begun within ninety days after notice of such has been given. All of the provisions of this chapter shall apply to and govern all contracts and policies of insurance contemplated in the chapter, anything in the policy or contract to the contrary notwithstanding." There are special provisions of the law affecting companies doing business on the part note plan. Companies are required to make annual reports of business done in the State.

Taxes.—A tax of two and one-half per cent upon gross premiums collected in the State is imposed, which tax must be paid at the time of filing the annual statement on the preceding year's business. This is in full of all State and local taxes.

Fees.—For filing certified copy of charter, \$25; filing annual statement, \$20; for certificates and copies thereof, \$2 each; copies of papers, twenty cents a folio; affixing seal to same, \$1; for examinations of companies, actual expenses incurred; for valuing life policies, \$10 per \$1,000,000 of insurance and each fraction thereof. Other fees dependent upon reciprocal legislation.

Penalties.—Any life company neglecting to file its annual statement shall forfeit \$100 for each day's delay; any agent soliciting for such company while it is in default shall forfeit \$300; any person acting for a company without having procured a certificate from the Auditor shall forfeit \$25 a day; any person acting for a fire or marine company, without having complied with the law, is liable to a fine not exceeding \$1000, and imprisonment not less than thirty days nor more than six months.

KANSAS.

SUPERVISING OFFICER—D. W. WILDER, SUPERINTENDENT OF INSURANCE, TOPEKA.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement, under oath by the president or vice-president and secretary, showing the name, location and financial condition of the company. Life companies must show their condition on the preceding 1st of January. A copy of the last annual report, made to the State or Government from which the company obtained its charter must also be filed. "Every company doing business in this State, whether life or fire, shall, by itself or authorized agent, publish a synopsis of its last preceding annual statement made to the Insurance Superintendent of this State, in some newspaper of general circulation in the county where the said agent is doing business. A written instrument, sworn to by the president and secretary of the company, and under its seal made irrevocable, constituting the Superintendent an attorney to accept service of legal process in behalf of the company, must also be filed. A certificate of authority to do business in the State must be obtained from the Superintendent."

EXAMINATIONS.

The Superintendent is empowered to make examinations of companies and to publish the same when he deems it advisable. If any company is found to be in an unsound condition, its certificate to do business must be revoked. A life company is considered to be impaired when its assets are not equal to its liabilities, including the premium reserve. A fire and marine company is regarded as unsound when its capital is impaired twenty per cent.

AGENTS.

Each company must furnish the Superintendent a list of its agents, who must obtain licenses from him. A general agent may be appointed for a company with power to appoint other agents. All certificates and licenses expire on the last day of February of each year. One license includes all members of firm.

LIFE COMPANIES.

Each company must possess at least \$100,000 invested in United States bonds, in Kansas State bonds, or the bonds of the State in which it was organized, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. It must have on deposit with the proper officer of the State from which it obtained its charter at least \$100,000 in available securities for the protection of its policyholders. A certificate signed by such officer, setting forth the character of the securities held by him, must be filed with the Superintendent. Annual statements must be filed, on or before the 1st of March in each year, showing the condition of the company on the 31st of December preceding, and a synopsis of such statement must be published by each agent in the county wherein he does business, within sixty days after it shall have been filed. The Superintendent is required to value the policies of each company once in three years, unless such valuation is made and certified to him by the proper officer of some other State. Valuations based upon the American Experience Table of Mortality, and with interest computed at four and one-half per cent.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$100,000. Annual statements must be filed, on or before the first day of March of each year, showing the condition of the company on the thirty-first day of March preceding. The unearned premium fund must be maintained at forty per cent of the premium on expired risks. Companies are required to report annually the business done in the State.

FOREIGN COMPANIES.

Each fire and marine company must have at least \$100,000 in available securities, deposited in trust with citizens of the United States, for the protection of policyholders in the United States. Life companies must have at least \$100,000 similarly deposited. Annual statements must be filed on or before the first day of March, showing the condition of the United States branch of the company on the thirty-first day of December preceding. A synopsis of such annual statements must be published in each county of the State where the company has an agent, within sixty days after filing with the Superintendent.

Taxes.—Other State companies are taxed in accordance with reciprocal legislation. Foreign companies must pay, on or before the 1st of March in each year, two per cent on gross premiums collected in the State during the year ending on the thirty-first day of December immediately preceding. In addition, each company must pay \$50 a year for the benefit of the school fund.

Fees.—For filing charter, \$55; for filing annual statement, \$50; for licenses to agents, \$2 each; for copies of papers, twenty cents per folio; for certifying copies of papers and affixing seal, \$1; for examinations, actual expenses incurred. If there is a deficiency in the expenses of the office of the Superintendent, he may assess the companies *pro rata* to make good the deficiency. Other fees regulated by reciprocal legislation.

Penalties.—Any company or agent doing business without a license incurs a penalty of \$500; for each violation of law the offender is liable to a fine of not less than \$100 nor more than \$500.

KENTUCKY.

SUPERVISING OFFICER, L. C. NORMAN, INSURANCE COMMISSIONER, FRANKFORT.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, signed and sworn to by the president or vice-president and secretary, showing the financial condition of the company, and a copy of the last annual report made in compliance of the law of the State whence it derives its charter. A written instrument must also be executed, duly signed and sealed, authorizing any agent of the company to accept service of legal process on behalf of the company. Any company removing a suit from a State to a Federal Court, or beginning suit in a Federal Court against a citizen of the State, shall have its authority to do business revoked. The Commissioner certifies to the Auditor when a company has complied with the law, and the Auditor then issues licenses to agents. Advertisements issued by agents must give name and location of the company and the State or government under which it was organized.

EXAMINATIONS.

The Commissioner is empowered to examine all companies doing business in the State, and if any be found in an unsound condition, to revoke their authority to do business, and to publish such revocation. A fire and marine company is regarded as unsound when, after providing for all liabilities, including the reinsurance fund, its capital is impaired twenty per cent. A life company is regarded as impaired when its cash assets do not equal its liabilities and the premium reserve required by law.

LIFE COMPANIES.

Each company must possess available assets valued at not less than \$100,000, and must have \$100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, which fact must be certified by such officer to the Commissioner. Annual statements must be filed on or before the tenth day of March of each year, showing the financial condition of the company on the thirty-first day of December preceding. The Commissioner is empowered to value the policies of any company, but may accept the valuation made by the proper officer of any other State. The basis of valuation is the American Experience Table of Mortality and four and one-half per cent interest. A descriptive list of all policies in force and a list of those terminated, showing why terminated and the amount paid in each case, must be filed annually. The State agent or manager, or a special agent designated for that purpose, must report on the 1st of July and January of each year, or within thirty days thereafter, the amount of premiums collected in the State during the preceding six months, and shall pay a tax of two and one-half per cent on the net cash premiums shown by said report.

FIRE AND MARINE COMPANIES.

Each company must have a capital paid up in cash of not less than \$150,000. Annual statements must be filed, on or before the tenth day of February in each year, showing the condition of the company on the thirty-first day of December preceding. The time for filing this statement may be extended by the Commissioner for cause. The reinsurance fund is computed at fifty per cent of the gross premiums on fire risks running one year or less, *pro rata* on risks running more than one year, 100 per cent on marine risks, fifty per cent on inland navigation risks, on all unexpired risks. Each company must report to the Auditor, on the first days of July and January of each year, the gross amount of premiums received in the State during the six months preceding. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of this or some other State of the United States, not less than \$200,000 for the benefit of all its policyholders in the United States, and the certificate of the officer, if other State than Kentucky, holding such deposit must be filed with the Commissioner. Statements, charters, power of attorney, etc., to be filed as by other State fire and marine companies.

Taxes.—A tax of \$2.50 per \$100 of premiums received in the State must be paid by fire and marine and all other companies into the State treasury on the thirteenth day of June and the thirty-first day of December of each year, deducting only return premiums and reinsurance in companies authorized to do business in Kentucky.

Fees.—To Commissioner, for deposit of securities, \$10; for filing copy of charter, \$40; for filing annual statement, \$40; for filing supplemental statement, \$25; for copies of papers, twenty cents per folio; for certificate with seal, \$1; for examinations, actual expenses incurred; for valuing policies, not to exceed three cents per \$1000 of insurance. To State treasury, for use of Bureau of Insurance, for licenses to agents of fire and marine companies, \$5 each; for licenses to agents of life companies, \$10 each. Other fees in accordance with reciprocal legislation.

Penalties.—For doing business without a license, agents of fire and marine companies incur a penalty not exceeding \$500; life agents for a similar offense may be fined \$1000. Any agent doing business for a company after its certificate has been revoked is liable to a fine not exceeding \$500. Life companies failing to make returns of premiums collected, and to pay taxes thereon as required, shall forfeit \$10 for each day such neglect continues. Any agent of a life company whose duty it is to make such returns and pay taxes, neglecting to do so, shall forfeit \$25; if such neglect continues ten days after notice from the Commissioner, the agent shall forfeit \$500.

LOUISIANA.

SUPERVISING OFFICER—OSCAR ORROYO, SECRETARY OF STATE, BATON ROUGE.

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a copy of its charter and a statement showing its financial condition; also a power of attorney authorizing some resident of the State to accept service of legal process on behalf of the company. Companies are not required to report business done in the State, but statements must be printed by the agent for one month in two newspapers. Foreign companies must have at least \$25,000 on deposit in this country. Life companies must file with Auditor by March 1 each year a copy of statement filed with the department where organized.

Licenses.—Licenses to do business are issued to corporations and individuals, and are divided into classes based on the amount of gross premiums collected annually. The license fees are as follows: For 1st class, where premiums exceed \$300,000, the fee is \$1750; 2d class, premiums exceeding \$250,000, the fee is \$1250; 3d class, where premiums exceed \$200,000, the fee is \$1250; 4th class, where the premiums exceed \$150,000, the fee is \$1000; 5th class, where the premiums exceed \$100,000, the fee is \$750; 6th class, where the premiums exceed \$80,000, the fee is \$700; 7th class, where the premiums exceed \$70,000, the fee is \$650; 8th class, where the premiums exceed \$60,000, the fee is \$600; 9th class, where the premiums exceed \$50,000, the fee is \$550; 10th class, where the premiums exceed \$40,000, the fee is \$500; 11th class, where the premiums exceed \$30,000, the fee is \$450; 12th class, where the premiums exceed \$20,000, the fee is \$400; 13th class, where the premiums exceed \$10,000, \$350; where the premiums are \$10,000 or less, \$300. These fees are paid to the Tax Collectors, who begin collecting on the 2d of January of each year.

MARYLAND.

SUPERVISING OFFICER—JESSE K. HINES, INSURANCE COMMISSIONER, ANNAPOLIS.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a copy of its charter; a certificate from the proper officer of the State or Nation under whose laws the company was chartered, to the effect that it is qualified to assume risks and issue policies; a statement verified by the president or vice-president and secretary or actuary, setting forth its financial condition; also a

duly authenticated written instrument designating an agent to accept service of legal process and stipulating that service of process upon the Commissioner shall be binding upon the company, such instrument to be irrevocable. A copy of the appointment of a general agent for State and a list of all agents appointed in this State must also be filed with the Commissioner. Companies will receive certificates to do business, which expire December 31st of each year.

EXAMINATIONS.

The Commissioner is authorized to examine companies after communicating with the proper officer of the State wherein the company is located. A fire and marine company is regarded as unsound when its capital is impaired to the extent of twenty-five per cent after providing for all its liabilities and the reinsurance fund. A life company is regarded as impaired when its assets fall below its liabilities, exclusive of capital, and the net value of all its policies in force. When a company is impaired, the Commissioner is required to revoke his certificate of authority and to publish the fact of such revocation.

AGENTS.

Each agent must obtain a certificate from the Commissioner, entitling him to do business. All certificates expire on the thirty-first day of December in each year. One certificate suffices for all members of a firm.

LIFE COMPANIES.

Each company must possess assets to the value of \$100,000 properly invested. Annual statements must be filed, on or before the first day of March in each year, showing its financial condition on the thirty-first day of December preceding. An abstract of this report will be printed by the Commissioner in a daily newspaper published in Baltimore, once a week, for three successive weeks, and the company must publish a similar statement, in some other paper, three times before the 1st of April. A certificate signed by the proper officer of the State wherein the company was originated, setting forth that the company has on deposit with such office at least \$100,000 for the benefit of all its policyholders, must be filed annually. The Commissioner is authorized to make valuations of the policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but is required to accept the valuation made by the proper officer of the State wherein the company was organized if made on a basis equal to that required in this State. Companies are required to report the amount of dividends used in payment of premiums, and this amount is deducted from gross receipts in estimating the amount of taxes to be paid by each company.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of not less than \$100,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the thirty-first day of December preceeding. Abstracts of such statements must be published, as required of life companies, once before the 1st of March of each year. The reinsurance fund is computed at fifty per cent of all premiums received on all fire risks having one year to run and *pro rata* on those having a longer period to run; on marine risks the full premium on unexpired marine risks must be maintained. Companies are required to report annually the business done in the State.

FOREIGN COMPANIES.

Annual statements, showing the United States business of the company for the preceding year, must be filed on or before March 1st of each year. A supplementary statement, showing the business of the company other than that done in the United States, must be filed on or before July 1st of each year. The reinsurance fund is calculated on the United States business, for which its entire assets in this country are held liable.

Taxes.—A tax of one and one-half per cent is imposed upon gross premiums after deducting losses. Life companies cannot consider endowments paid as losses. For the purpose of computing this tax the company must report the amount of premiums received and losses incurred during each license year. Each company must pay into the State treasury the sum of \$200 annually.

Fees.—For filing copy of charter, \$25 ; for filing annual statement, \$25 ; certificates to agents, \$10 each ; sub-agents or solicitors appointed by general agent, for life companies, \$2 ; for fire companies, \$10 ; for abstract of annual statement for publication, \$2 and cost of publication ; copies of papers, twenty cents per folio ; certifying and affixing seal to same, \$1 ; for examinations, actual expenses incurred ; valuing life policies, \$30 for each \$1,000,000 of insurance or fraction thereof.

Penalties.—For any infraction of the insurance laws a fine may be imposed of not less than \$100 or more than \$500.

MAINE.

SUPERVISING OFFICER—JOSEPH O. SMITH, INSURANCE COMMISSIONER, SKOWHEGAN.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws ; also the sworn statement of its president or secretary showing its financial condition. Must have \$200,000 capital, and life companies assets equal to \$100,000. Legal process against the company may be served upon any one of its agents, and shall be deemed service upon the company. If no agent is found, the Commissioner may accept service. The courts of the State have jurisdiction of all actions brought against any company notwithstanding stipulations to the contrary. If a judgment against a company is not paid within thirty days, the Commissioner may revoke its authority to do business in the State. Each company must obtain a certificate from the Commissioner entitling it to do business until the 1st of July following ; certificates must be renewed annually thereafter. An agent's knowledge of a risk, or of errors or omissions in its description, is held to be the knowledge of the company, and is waived if not mentioned in the policy.

EXAMINATIONS.

The Commissioner is empowered to make examinations of companies and to revoke his certificate to do business when impairment is discovered. Fire and marine companies are deemed to be impaired when the assets, after providing for all liabilities and the reinsurance reserve, are not equal to three-fourths of its capital stock ; when the cash assets of a life company fall below its liabilities and legal premium reserve, the Commissioner must notify the company and its agents to cease doing business in the State. The Commissioner is empowered to value policies, but may accept the certificate of valuation made by the proper officer of any other State.

AGENTS.

Each agent must file with the Commissioner a certificate of his appointment as agent by the company, or general agent, president or secretary, and must obtain a license from the Commissioner, which empowers him to act as agent within the State to the 1st of July following. Licenses renewable annually thereafter. Brokers may be licensed to do business with authorized companies on payment of \$10.

LIFE AND ACCIDENT COMPANIES.

Each company must possess available assets amounting to not less than \$100,000. Annual statements must be filed, on or before the thirty-first day of January of each year, showing the condition of the company on the thirty-first day of December preceding. An act, passed at the session of 1887, provides that life companies of that State shall not forfeit policies while there is anything to their credit.

FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than \$200,000, and each mutual company must have assets to an equal amount. Annual statements must be filed on or before the thirty-first day of January in each year, showing the condition of the company on the thirty-first day of December preceding. A condensed form of this statement must be published in some newspaper three weeks in succession in each county where the company has an agent. The reinsurance fund is computed at fifty per cent of the premium on all outstanding fire and inland risks, and at the full amount of the premium on marine risks.

Taxes.—A tax of two per cent is imposed upon premiums collected in the State after deducting losses and claims paid in the State, balances on notes unpaid on open policies and returned premiums. This tax is based on the annual statement, and must be paid on or before the first day of May following. It applies to all classes of insurance. Reciprocal legislation also.

Fees.—For license to company, \$20; license to agents, \$1 each; license to brokers, \$5; examinations of companies, actual expenses.

Penalties.—A company transacting business after notice from the Commissioner to suspend, shall forfeit a sum not exceeding \$200; an agent doing business without a license is subject to a penalty not to exceed \$50 for each offense.

MASSACHUSETTS.

SUPERVISING OFFICER—GEORGE S. MERRILL, COMMISSIONER OF INSURANCE, BOSTON.

The following is the text of the Massachusetts law as it relates to foreign companies and companies of other States:

LIFE INSURANCE AND LIFE INSURANCE COMPANIES.

All corporations, associations, partnerships or individuals doing business in this Commonwealth under any charter, compact, agreement or statute of this or any other State, involving an insurance, guaranty, contract or pledge for the payment of endowments or annuities, or for the payment of money or other thing of value to families or representatives of policy and certificateholders or members, conditioned upon the continuance or cessation of human life, save as otherwise provided, shall be deemed to be life insurance companies, and shall not make any such insurance, guaranty, contract or pledge in this Commonwealth, or to or with any citizen or resident thereof, which does not distinctly state the amount of benefits payable, the manner of payment and the consideration therefor, nor the performance of which is contingent upon the payment of assessments made upon survivors. No life insurance company, after notice as provided, shall issue new policies under its authority to do business in the Commonwealth until its funds have become equal to its liabilities and it has complied with the laws, and has obtained a certificate to that effect, with license to resume business, from the Insurance Commissioner. A company organized under the laws of any other of the United States for the transaction of life insurance, may be admitted to do business in this Commonwealth, provided it has the requisite funds of a life insurance company and in the opinion of the Commissioner is in sound financial condition, and has policies in force upon not less than 1000 lives for an aggregate amount of not less than \$1,000,000. Any such company organized under the laws of a State or government other than one of the United States, in addition to the above requirements, must have and keep on deposit, or in the hands of trustees, as provided, in exclusive trust for the security of its contracts with policyholders in the United States, funds of an amount equal to the net value of all its policies in the United States, and not less than \$200,000. No life insurance company doing business in Massachusetts shall make or permit any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or any agent thereof make any contract of insurance, or agreement as to such contract, other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance. No life insurance company shall make any distinction or discrimination between white persons and colored persons, wholly or partially of African descent, as to the premiums or rates charged for policies upon the lives of such persons; nor shall any such company demand or require greater premiums from such colored persons than are at that time required by such company from white persons of the same age, sex, general condition of health and prospect of

longevity ; nor shall any such company make or require any rebate, diminution or discount upon the amount to be paid on such policy in case of the death of such colored person insured, nor insert in the policy any condition, nor make any stipulation whereby such person insured shall bind himself or his heirs, executors, administrators and assigns to accept any sum less than the full value or amount of such policy, in case of a claim accruing thereon by reason of the death of such person insured, other than such as are imposed upon white persons in similar cases ; and any such stipulation or condition so made or inserted shall be void. Any such company which shall refuse the application of any such colored person for insurance upon such person's life, shall furnish such person, on his request therefor, with the certificate of some regular examining physician of such company who made the examination, stating that such refusal was not because such applicant is a person of color, but solely upon such grounds of the general health and prospect of longevity of such persons as would be applicable to white persons of the same age and sex. Every life insurance company doing business in Massachusetts shall report in its annual statement the amount of forfeitures and undivided surplus on lapsed or terminated policies which it holds for, or which is to accrue to, the benefit of any class of its policyholders, whether or not dividends thereof have been declared or allotment made, and whether or not liable for obligations of the company until distribution thereof is made ; also the amount of surplus, not ordered to be distributed and not included in the annual statement as dividends due to policyholders, and not appropriated to the permanent safety fund, accrued from and contributed by its policies in force. Every life insurance company doing business in this Commonwealth shall annually pay into the treasury of the same, by the way of compensation for the valuation of its policies, five mills on every \$1000 insured by it on lives. When a policy of insurance is effected by any person on his own life, or on another life, in favor of some person other than himself having an insurable interest therein, the lawful beneficiary thereof, other than himself or his legal representatives, shall be entitled to its proceeds, against the creditors and representative of the person effecting the same ; provided, that, subject to the statute of limitation, the amount of any premiums for said insurance paid in fraud of creditors, with interest thereon, shall inure to their benefit from the proceeds of the policy ; but the company issuing the policy shall be discharged of all liability thereon by payment of its proceeds in accordance with its terms, unless, before such payment, the company shall have written notice by or in behalf of some creditor, with specification of the amount claimed, claiming to recover for certain premiums paid in fraud of creditors.

CONDITIONS OF ADMISSION OF FOREIGN FIRE COMPANIES.

No foreign insurance company shall be so admitted and authorized to do business until. First—It shall deposit with the Insurance Commissioner a certified copy of its charter or deed of settlement and a statement of its financial condition and business, in such form and detail as he may require, signed and sworn to by its president and secretary or other proper officer, and shall pay for the filing of such copy the sum of \$30, and for the filing of such statement the sum of \$20. Second—It shall satisfy the Insurance Commissioner that it is fully and legally organized under the laws of its State or government to do the business it proposes to transact ; that it has, if a stock company, a fully paid-up and unimpaired capital, exclusive of stockholders' obligations of any description, of an amount not less than is required of similar companies formed under the provisions of this act ; and, if a mutual company, other than life, that it has net assets equal to the capital required of like companies on the stock plan ; that such capital or net assets are well invested and immediately available for the payment of losses in this Commonwealth ; and that it insures on any single hazard a sum no larger than one-tenth of its net assets. Third—It shall constitute and appoint the Insurance Commissioner or his successor its true and lawful attorney upon whom all lawful processes in any action or legal proceeding against it may be served. Fourth—It shall appoint as its agent or agents in the Commonwealth some resident or residents thereof. Fifth—It shall obtain from the Insurance Commissioner a certificate that it has complied with the laws of the Commonwealth and is authorized to make contracts of insurance.

Such foreign company, if incorporated or associated under the laws of any government or State other than the United States, or one of the United States, shall not be admitted until, besides complying with the above conditions, it has made a deposit with the Treasurer of the Commonwealth or with the financial officer of some other State of the United States of a sum

not less than the capital required of like companies under this act. Such deposit must be in exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in the securities but subject to the limitations specified in this act, and such deposit shall be deemed for all purposes of the insurance laws the capital of the company making it.

No foreign insurance company hereafter admitted to do business in the Commonwealth shall be authorized to transact more than one class or kind of insurance therein.

Any admitted company of a foreign country may appoint trustees who are citizens of the United States and approved by the Insurance Commissioner, to hold funds in trust for the benefit of its policyholders and creditors in the United States, named by the directors of the company, and a certified copy of the record of the appointment of such trustees and of the deed of trust shall be filed in the office of the Insurance Commissioner, who may examine such trustees and the assets in trust and all books and papers relating thereto, in the same manner that he may examine the officers, agents, assets and affairs of insurance companies. The funds so held by such trustees, so far as the same are in securities, money or credits admissible as sound assets in the financial accounts of insurance companies, shall, together with its deposits, constitute the assets of such company as regards its policyholders and creditors in the United States.

The authority of a foreign insurance company may be revoked if it shall violate or neglect to comply with any provision of law obligatory upon it, and whenever in the opinion of the Insurance Commissioner its condition is unsound, and whenever its assets above its liabilities, exclusive of capital and inclusive of unearned premiums estimated, as provided in section 11, are less than the amount of its original capital or required unimpaired funds.

FIRE INSURANCE BY UNAUTHORIZED COMPANIES.

The Insurance Commissioner, upon the annual payment of a fee of \$20, may issue licenses to citizens of the Commonwealth, subject to revocation at any time, permitting the person named therein to procure policies of fire insurance on property in this Commonwealth, in foreign insurance companies not authorized to transact business in this Commonwealth. Before the person named in such a license shall procure any insurance in such companies on any property in this Commonwealth, he shall in every case execute and file with the Insurance Commissioner an affidavit that he is unable to procure, in companies admitted to do business in the Commonwealth, the amount of insurance necessary to protect said property, and shall only procure insurance under such license after he has procured insurance in companies admitted to do business in this Commonwealth, to the full amount which said companies are willing to write on said property. Each person so licensed shall keep a separate account of the business done under the license, a certified copy of which account he shall forthwith file with the Insurance Commissioner, showing the exact amount of such insurance placed for any person, firm or corporation, the gross premium charged thereon, the companies in which the same is placed, the date of the policies and the term thereof, and also a report in the same detail of all such policies canceled, and the gross return premiums thereon, and before receiving such license shall execute and deliver to the Treasurer and Receiver-General of the Commonwealth a bond in the penal sum of \$2000, with such sureties as the Treasurer and Receiver-General shall approve, with a condition that the licensee will faithfully comply with all the requirements of this section, and will file with the Treasurer and Receiver-General, in January of each year, a sworn statement of the gross premiums charged for insurance procured or placed, and the gross returned premiums on such insurance canceled under such license during the year ending on the thirty-first day of December next preceding, and at the time of filing such statement will pay into the Treasury of the Commonwealth a sum equal to four per cent of such gross premiums, less such returned premiums so reported.

Foreign companies admitted to do business in the Commonwealth shall make contracts of insurance upon lives or property therein only by lawfully constituted and licensed resident agents.

RECIPROCAL OBLIGATIONS.

When by the laws of any other State any taxes, fines, penalties, licenses, fees, deposits or other obligations or prohibitions, additional to, or in excess of, those imposed by the laws of this Commonwealth upon foreign insurance companies and their agents, are imposed on insurance companies of this Commonwealth and their agents doing business in such States, the

same taxes, fines, etc., shall be imposed upon all insurance companies of such State and their agents doing business in this Commonwealth, so long as such laws remain in force.

AGENTS AND BROKERS.

Any person not a duly licensed insurance broker, who solicits insurance on behalf of any insurance company, or transmits for a person other than himself an application for or a policy of insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be deemed an insurance agent within the intent of these statutes, and shall thereby become liable to all the duties, requisitions, liabilities and penalties to which an agent of such company is subject. An insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this Commonwealth. An insurance agent or broker who acts for a person other than himself in negotiating a contract of insurance by an insurance company shall, for the purpose of receiving the premium therefor, be held to be the company's agent, whatever conditions or stipulations may be contained in the policy or contract; and such agent or broker, knowingly procuring by fraudulent representations payment or an obligation for the payment of a premium of insurance, shall be punished by fine of not less than \$100 nor more than \$1000, or by imprisonment for not more than one year. No officer or agent of a foreign insurance company shall make or procure to be made, or act or aid in any manner in the negotiation of any insurance with such company until he shall procure from the Insurance Commissioner a certificate of authority so to do, and the payment of a fee of \$2. Such certificate shall continue in force until the first day of April next after its issue, and by renewal thereof, on the annual payment for such renewal of a fee of \$2 before the first day of April of each year until revoked by the Commissioner, or until the appointment of the agent is revoked by written notice from the company to that effect. While such certificate remains in force, the company shall be bound by the acts of the person named therein within his apparent authority as its acknowledged agent. Every person acting for a foreign insurance company shall exhibit in conspicuous letters, on the sign designating his place of business, the name of the State or country under whose authority the company he represents has been incorporated or formed. And said company and agent shall also have printed in large type the name of such State or country and the kind of office, whether chartered or formed as a mutual or stock company, upon all policies issued to citizens of this Commonwealth, on all cards, placards and pamphlets, and in all advertisements published, issued or circulated in this Commonwealth by them or him, relating to the business of such company.

Whoever for compensation acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks or effecting insurance or reinsurance for a person other than himself, and not being the appointed agent or officer of the company in which such insurance or reinsurance is effected, shall be deemed an insurance broker, and no person shall act as such broker save as provided in this section. The Insurance Commissioner may, upon the payment of a fee of \$10, issue to any person a certificate of authority to act as an insurance broker to negotiate contracts of insurance or reinsurance, or place risks or effect insurance or reinsurance with any qualified domestic insurance company or its agents, and with the authorized agents in the Commonwealth of any foreign insurance company duly admitted to do business in the Commonwealth. Such certificate shall remain in force for one year unless revoked by the Commissioner for cause.

DEPOSITS WITH THE STATE TREASURER.

The Treasurer of the Commonwealth in his official capacity shall take and hold in trust deposits made by any domestic insurance company for the purpose of complying with the laws of any other State to enable such company to do business in such State, and shall also in like manner take and hold any deposit made by a foreign insurance company under any law of the Commonwealth.

ANNUAL STATEMENTS.

Every insurance company shall annually, on or before the fifteenth day of January, file in the office of the Insurance Commissioner a statement which shall exhibit its financial condition on the thirty-first day of December of the previous year and its business of that year. For good cause shown the Commissioner may extend the time within which any such statement

may be filed, but not to a date later than the fifteenth day of February. Every such annual statement shall be in the form, and of the specifications the Insurance Commissioner may require. Such statement shall be subscribed and sworn to by the president and secretary, or, in their absence, by two of its principal officers. The annual statement of a company of a foreign country shall embrace only its business and condition in the United States, and shall be subscribed and sworn to by its resident manager or principal representative in charge of its American business. For filing each annual statement, each foreign company shall pay to the Commonwealth the sum of \$20. The transaction of any new business by any company or its agents after neglect to file a statement in the manner herein provided shall be unlawful.

PENALTIES, FORFEITURES, ETC.

The person, if other than the Insurance Commissioner or his deputy, upon whose complaint a conviction is had for violation of the law prohibiting insurance in or by foreign companies not authorized to do business in the Commonwealth, shall be entitled to one-half of the fine recovered upon sentence therefor. Any person who shall assume to act as an insurance agent or insurance broker, without license therefor as herein provided, or who shall act in any manner in the negotiation or transaction of unlawful insurance with a foreign insurance company not admitted to do business in this Commonwealth, or who as principal or agent shall violate any provision of this act in regard to the negotiation or effecting of contracts of insurance, shall be punished by fine of not less than \$100 nor more than \$500 for each offense.

Any person licensed as provided who shall procure or act in any manner in the procurement or negotiation of insurance in any unauthorized foreign company and shall neglect to make and file the affidavit and statements as such section provides, or shall willfully make a false affidavit or statement, shall forfeit his license and be punished by a fine of \$500 or by imprisonment for not more than one year, or by both. Any company or any agent thereof issuing or circulating advertisements in violation of section 18 shall be punished by fine of not less than \$50 nor more than \$500. Any company that neglects to make and file its annual statement in the form and within the time provided by section 96 shall forfeit \$100 for each day's neglect, and upon notice by the Insurance Commissioner to that effect, its authority to do new business shall cease while such default continues. For willfully making a false annual or other statement it is required by law to make, an insurance company and the persons making oath to or subscribing the same shall severally be punished by fine of not less than \$500 nor more than \$5000. Any person making oath to such false statement shall be deemed guilty of the crime of perjury. For making any reinsurance in violation of law, an insurance company and the agent effecting or acting in the negotiation of such reinsurance, shall severally be punished by fine of \$500. Any insurance company that shall insure upon a single risk a larger amount than the law permits, shall be punished by fine of \$500, and any fire insurance company shall forfeit \$50 for each policy it shall issue in violation of section 56. Any officer or agent of a life insurance company who shall issue a new policy, after notice by the Commissioner, in violation of law, shall for each offense forfeit a sum not exceeding \$1000.

Any insurance company or agent who shall make, issue or deliver a policy of fire insurance in willful violation of law, shall forfeit for each offense not less than \$50 nor more than \$200; but such policy shall nevertheless be binding upon the company issuing the same. For violation of any provision of this act, the penalty whereof is not specifically provided for herein, the offender shall be punished by fine of not more than \$500.

MICHIGAN.

SUPERVISING OFFICER—HENRY S. RAYMOND, COMMISSIONER OF INSURANCE, LANSING.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, under oath, signed by the principal officer of the company and the secretary, setting forth the name, location, capital and condition of the company, and a copy of the last annual report made in compliance with the laws of the State under which the company was organized. A written instrument, duly authenticated, must be filed designating a resident of the State to accept ser-

vice of legal process, and also stipulating that such service upon the Commissioner or his deputy shall be binding upon the company. Every company must obtain a certificate of authority from the Commissioner. All advertisements issued by the company, or any of its agents, must set forth the location of the company and give the name of the State or government from which it derives its charter. An act passed June, 1887, prohibits companies entering "into any contract, agreement, arrangement or undertaking of any nature or kind whatever with any other company, companies, association or associations, the object or effect of which is to prevent open and free competition between it and said company, companies, association or associations, or the agents of their respective companies or associations in the business transacted in this State, or in any part thereof."

EXAMINATIONS.

The Commissioner is empowered to examine all companies doing business in the State, and if any one be found in an unsound condition, he is required to revoke all certificates or licenses issued on its account, and to publish notice of such revocation. Fire and marine companies will be prohibited from doing business when their capital is impaired fifteen per cent after providing for all liabilities and the legal reinsurance reserve. Life companies will be prohibited if in the opinion of the Commissioner the condition of the company is such as to render it improper that it should continue to issue policies in the State. Other companies will be prohibited when their capital is impaired fifteen per cent.

AGENTS.

Each agent of a fire or marine company must obtain from the Commissioner a certificate of the authority of his company, and a copy of the same must be filed with the Clerk of each county in which the company does business, together with a copy of the statement of the company, which must also publish the same in a paper of general circulation in the State, and furnish the Commissioner proofs of such publication. Certificates renewable annually, but publication required only of first issue. One certificate suffices for all members of a firm. Life agents do not require certificate. It is unlawful for any person to act as agent or otherwise in receiving or procuring applications, or in any manner, directly or indirectly, to aid in transacting the business of insurance, without procuring from the Commissioner a certificate of authority. Such authority shall designate the name of the person authorized and the name of the company or association for which he is to act as agent, and the special kind of insurance to be solicited.

LIFE COMPANIES.

Each company must possess at least \$100,000 of available assets, and have on deposit with the proper officer of some State at least \$100,000 for the benefit of all its policyholders, and a certificate signed by such officer to this effect must be filed with the Commissioner. Not less than \$50,000 of such assets must be invested in United States bonds. Annual statements must be filed in January of each year showing the condition of the company on the 31st of December preceding. The Commissioner is authorized to value life policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but may accept a certificate of valuation from the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Every stock company is required to have a paid-up capital of at least \$100,000. Annual statements must be filed, on or before the first day of February, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed as follows: fifty per cent of the premium on all fire risks having less than one year to run; *pro rata* on all fire risks having more than one year to run; the entire premium upon perpetual fire risks; and the entire premium on unexpired marine and inland risks. If reinsurance reserve so computed be less than forty per cent of all premiums received during the year, then the reinsurance reserve shall be the whole of the premiums received on all unexpired risks. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State at least \$200,000 for the benefit of all its policyholders in the United States, and must file with the Commissioner

a statement of the character of the securities so deposited, which certificate must be attested by the trustees, who must be residents of the United States. It must also stipulate that the resident manager, directors, secretary or general agents shall be deemed lawful officers of the company. Annual statements must be filed, on or before the first day of June in each year, or within sixty days after the annual meeting as provided for in the charter, showing the condition of the company. Supplement statements of United States branches must be filed, on or before the first day of February in each year, showing the condition of the business of the company in the United States for the year ending December 31 preceding.

MISCELLANEOUS COMPANIES.

Accident, plate-glass, steamboiler and live stock insurance companies must have a paid-up capital of not less than \$100,000, and must have \$100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, and a certificate signed by such officer that he has such sum deposited with him must be filed with the Commissioner. Companies must comply with the conditions exacted of life companies as far as practicable. The reinsurance fund must be maintained at fifty per cent of all premiums on unexpired risks. Annual statements required in January of each year.

Taxes.—Fire and marine companies and foreign companies must pay a tax of three per cent on gross premiums collected within the State. Life and miscellaneous companies must pay a tax of two per cent on gross premiums collected in cash or otherwise. For the purpose of computing this tax a statement showing the premiums received must be filed with the annual statement. This is in lieu of all other taxes.

Fees.—For examining company, actual expenses incurred and per diem of \$5; for valuing policies, one cent for each \$1000 of insurance. No other fees or charges are made. Reciprocal legislation recognized.

Penalties.—Fire and marine companies doing business without complying with the law incur a penalty of \$250 and specific tax on premiums received. Agents doing business without the required certificate are liable to a fine of not less than \$50, nor more than \$500. Life companies or agents doing business in violation of law are liable to a penalty of \$100 for each policy issued. A fine not exceeding \$100 is provided for violations of the compact law, and a similar fine for agents soliciting for unauthorized companies or for those whose licenses have been revoked.

MINNESOTA.

SUPERVISING OFFICER—CHARLES SHANDREW, INSURANCE COMMISSIONER, ST. PAUL.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a sworn statement, signed by the president or vice-president and secretary or actuary, showing its financial condition. A written agreement, designating certain persons to accept service of legal process, must be filed by all companies, and must stipulate that service of legal process served upon the Commissioner will be accepted as service upon the company. A certificate of authority must be obtained from the Commissioner, certificates renewable annually on or before the 1st of March. All advertisements issued by the company or its agents must give the location of the company, and where the assets are named in such advertisements the liabilities must also be stated. Removal of suits from State to United States courts prohibited under penalty not less than \$100 nor more than \$10,000; also to forfeit its right to do business in the State under penalty of forfeiture not less than \$1000 nor more than \$10,000 for each day it does business after such forfeiture.

EXAMINATIONS.

The Commissioner is empowered to examine any company doing business in the State, and to publish the results. In case an impairment is discovered he is required to notify the

insurance officials of other States to revoke his certificate, and to publish such revocation. A fire and marine company whose capital stock is impaired ten per cent, after providing for all liabilities and the reinsurance reserve, will be prohibited from continuing business in the State. Life companies will be prohibited if their assets are not equal to all liabilities, all claims against it and the premium reserve required by law. A company of any other class will be deprived of its authority to do business in the State when its capital is impaired.

AGENTS.

Each agent or firm of agents must procure a certificate of authority from the Commissioner, which is renewable on or before the 1st of March of each year. All advertisements by agents must give the exact location of the company.

LIFE COMPANIES.

Each company must possess assets available in cash of not less than \$100,000. Must also have on deposit with the proper officer of some State not less than \$100,000 for the benefit of all policyholders, and the fact that it has such sum must be certified to by such officers. Annual statements must be filed on or before the tenth day of February in each year, showing the condition of the company on the thirty-first day of December preceding, and such statement must be printed in some newspaper published at St. Paul or Minneapolis at least three times. The Commissioner is authorized to value policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but may accept the certificate of valuation made by the proper officer of some other State.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of at least \$200,000. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding, and such statement must be printed three times in some paper of general circulation of 2000 copies published at St. Paul or Minneapolis. No company can assume a greater risk on a single hazard than will equal five per cent of its paid-up capital. The reinsurance fund is computed at fifty per cent on all unexpired fire risks that have less than one year to run, and *pro rata* on all fire risks having a longer time to run; on marine and inland risks the full premium must be reserved; when the fire reserve is less than forty per cent of all premiums received on fire risks, the entire premiums must be reserved. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must furnish to the Commissioner a certificate, signed by the proper officer of some State, showing that the company has on deposit with such officer for the benefit of all policyholders not less than \$200,000 in approved certificates. The aggregate value of all assets held by citizens of the United States for the benefit of all policyholders, together with the sums deposited in the several States, less unpaid losses and claims, shall be regarded as the capital of the company. Foreign companies not permitted to assume any one risk in excess of five per cent of its capital, as computed on the basis above given.

MISCELLANEOUS COMPANIES.

Every company other than life, fire and marine must have a capital of not less than \$100,000, and must furnish a certificate from the proper officer of some State to the effect that such officer holds on deposit, for the benefit of all its policyholders, not less than \$100,000 of the assets of such company. Annual statements must be filed on or before February 1 of each year. Companies must comply with the conditions imposed on life companies, as far as practicable. The reinsurance reserve is computed at fifty per cent of the premium on all unexpired risks. Co-operative, assessment and mutual aid societies must file annual statements, on or before February 1 of each year, showing their condition on December 31 previous. Must pay \$10 for filing certified copy of charter, \$10 for filing annual statement, and stipulate for appointment of attorney to accept service, etc.

The following is the full text of a law passed March, 1887:

SECTION 1. That every insurance company that does any business in this State, without having complied with the law governing insurance companies, shall forfeit and pay to the State of Minnesota the sum of \$1000 for each and every offense, to be recovered in a civil action in the name of the State. Service of summons in any action against an insurance company, not incorporated under and by virtue of the laws of this State, shall, in addition to the mode now prescribed by law, be valid and legal and of the same force and effect as personal service on a private individual, if made by delivering a copy of the summons and complaint, or the summons alone, to any person who shall solicit insurance on behalf of any such insurance corporation or propertyowner, or who transmits an application for insurance or a policy of insurance to or from any such insurance corporation, or who makes any contract for insurance or collects or receives any premium for insurance, or who adjusts or settles a loss or pays the same for such insurance corporation, or in any manner aids or assists in doing either.

SEC. 2. That it is hereby made the duty of the Commissioner of Insurance to prosecute to final judgment in the name of the State, or to compromise, settle or compound every fine, penalty or forfeiture incurred by an insurance corporation by its failure to comply with, or for its violation of any law of the State, of which he may be credibly informed.

SEC. 3. All sums collected, paid or received by virtue of sections 1 and 2 of this act shall be paid into the State treasury, less the costs of collection of the same.

SEC. 4. The Insurance Commissioner may, however, issue to an agent who is regularly commissioned to represent one or more fire or fire and marine insurance companies, authorized to do business in this State, a certificate of authority to place excess lines of insurance in companies not admitted to do business in the State; provided, however, that the party desiring such excess of insurance shall first file an affidavit with the Insurance Commissioner stating that he has exhausted all the insurance obtainable from authorized companies.

SEC. 5. Every agent so licensed shall report under oath to the Insurance Commissioner on the first day of June and December in each year the amount of premiums obtained by him for such insurance, and pay to said Commissioner a tax of five per cent thereon, and he shall also file an approved bond with said Commissioner in the sum of \$2000 for the faithful discharge of his duties.

SEC. 6. This act shall take effect and be in force from and after its passage.

Approved March 7, 1887.

Taxes.—A tax of two per cent on gross premiums collected in the State is imposed on all companies except co-operatives and township mutuals. This must be paid to the Treasurer at the time of renewing certificate of authority on the business of the year ending December 31 preceding.

Fees.—For filing certified copy of charter, \$25; for filing annual statements, \$20 each; for each certificate of authority, \$1; for copies of same, \$1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examination of companies, actual expenses incurred; for valuing life policies, \$10 per \$1,000,000 of insurance. If the expenses of the office of the Commissioner exceed the receipts, he may assess the companies *pro rata* to make up the deficiency.

Penalties.—For any violation of the law the offender may be punished by a fine not exceeding \$1000, or imprisonment not exceeding six months, or both fine and imprisonment. A company willfully neglecting to file any required statement shall forfeit \$100 for each day's neglect.

MISSISSIPPI.

SUPERVISING OFFICER—S. GWIN, AUDITOR OF PUBLIC ACCOUNTS, JACKSON.

GENERAL REQUIREMENTS.

Each company must have an actual capital of not less than \$150,000, and must deposit \$25,000 in United States bonds with the State Treasurer for the benefit of policyholders within the State. A copy of charter must be filed with the Auditor, and also a statement, under oath of the president or secretary, giving the name, location, capital, assets and liabilities of

the company. A written instrument must also be executed designating an agent to accept service of legal process, and stipulating that if for any cause such agent cannot be found, such service may be made on the State Treasurer. Annual statements must be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of the business done in the State.

AGENTS.

Each agent must procure from the Auditor a certificate of authority, and shall file a copy of the same in the office of the Chancery Court in the county wherein he desires to establish his agency, together with a copy of the company's statement, and shall publish the same in some newspaper in such county for three successive weeks, unless the same shall have been previously published in a paper published at Jackson. Any agent or firm representing two or more authorized companies may, on payment of a special privilege tax of \$25 and \$2 fee to the Auditor, obtain a license permitting him to place insurance in unauthorized companies. Agents thus licensed must file bonds in \$500, conditioned that they will, "on the first days of January, April, July and October of each year, report to the Auditor of Public Accounts, giving a full statement of the insurance procured under the provisions of this act, and pay to the Auditor at the time of making such report a tax of one-tenth of one per cent on the insurance thus procured, less the amount of special privilege tax paid under this act, for which the Auditor shall allow credit only on the business of the year for which such license was issued. The agent or agents shall make oath to the correctness of said statement, and also to the fact that the insurance could not be procured in companies that have made the deposit and complied with the laws of the State. Losses occurring under policies obtained under the provisions of this act, and upon which the tax was paid at the time required, may be adjusted as other losses, upon the payment by the adjusting agent of a special privilege tax of \$50 annually, but he shall not be authorized by virtue of such privilege to adjust a loss under any policy when the provisions of the law have not been complied with. No city or town shall assess or collect any additional sum on the taxes provided for in this act." This act was approved March 19, 1886.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State not less than \$150,000 for the benefit of all its policyholders in the United States, and must furnish to the Auditor a certificate from such officer to the effect that he holds such deposit.

Taxes.—Each fire and marine company must pay a specific tax of \$1000; each life company, \$500; each accident company, \$100; each agent, \$10. The city of Vicksburg is authorized to collect an additional annual specific tax from each fire insurance company doing business in that city of \$125; but any company may secure exemption from such tax by paying \$100 to the Firemen's Charitable Association; after one such payment to the association the company will not be required to pay again in any year wherein its losses in the city exceed its premium receipts. Other cities having organized fire departments may levy a specific tax proportioned to the premium receipts of the company as compared with those collected in Vicksburg.

Fees.—For receiving statement and issuing license, \$5; for filing statement in Chancery Court, \$5. Each agent must pay a license fee of \$10.

Penalties.—For any violation of law the offender incurs a penalty of \$500 or imprisonment not to exceed one year.

MISSOURI.

SUPERVISING OFFICER—ALFRED CARR, SUPERINTENDENT OF INSURANCE, ST. LOUIS.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, and a sworn statement of its president and secretary, showing the condition of the company on the 1st of January preceding, and a copy of the last annual report made in compliance with the

laws of the State under which it was organized. Also a written instrument under seal of the company designating some resident of the State to accept service of legal process; in case such person, for any reason, cannot be found, the Superintendent is authorized to appoint an attorney in his place to accept such service, of which appointment he must immediately notify the company. No advertisements of statements required, but advertisements when made must state liabilities as well as assets.

EXAMINATIONS.

The Superintendent is empowered to examine companies, and in case one is found to be unsound, to revoke its authority to do business, and to publish the fact of such revocation.

AGENTS.

Each agent or firm of agents must obtain from the Superintendent a copy of the certificate issued to the company, which copy must also show his or their appointment as agents, and publish the same once in two newspapers published at the capital of the State. Life agents must file copy of certificate with clerk of the county. Certificates renewable annually.

LIFE COMPANIES.

Each stock company must have a capital of not less than \$100,000, actually paid up, and mutual companies must possess available assets of an equal amount. Each company must also have on deposit with the proper officer of the State wherein it was incorporated, or with the insurance department of Missouri, in lawful securities, not less than \$100,000, and must furnish the Superintendent the certificate of such officer that he holds such deposit for the benefit of all policyholders of the company. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. The Superintendent is required to value policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest. All policies are made non-forfeitable for non-payment of premiums after two payments have been made. In case of failure to pay subsequent premiums, the policyholder becomes entitled to paid-up insurance of the whole policy as long as three-fourths of the net value of the policy, computed at four and one-half per cent, will pay for as a single net premium. It is no defense to a claim under a policy that the insured committed suicide, unless it can be shown that he contemplated doing so at the time of taking out the policy. Misrepresentations in an application shall not render the policy void unless it can be shown that they were material to the contingency that made the policy payable. In suits defended on the basis of misrepresentation, the company must deposit in court, for the benefit of the plaintiff, the full amount of premiums paid on such policy.

FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than \$200,000. Annual statements must be filed, on or before the first day of February in each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES

Each life company must have on deposit with the proper officer of some State, in approved securities, not less than \$100,000, and each fire company must have such deposit of not less than \$100,000, and must furnish the certificate of such officer that he holds such deposit for the benefit of all the policyholders of such companies in the United States. The deposit made by a foreign company in accordance with the requirements of the Missouri law is deemed the capital of such branch company, and treated as is the capital of a company organized in Missouri. Foreign companies must furnish annually during January statements of condition and affairs in the United States for the year ending December 31 preceding. These are regarded as annual statements. Home office statements are not required, unless specially demanded by the Superintendent.

MISCELLANEOUS COMPANIES.

Accident and plate-glass companies must have a paid-up capital of not less than \$100,000. Surety companies may be formed in the State with paid-up capital of \$50,000.

Taxes.—A tax of one percent is exacted on gross premiums, net losses paid and premiums returned. For the purpose of computing this tax a sworn return must be made to the Superintendent on or before the 31st of January, showing the premiums received, losses paid and premiums returned. The net premiums are also subject to city and county taxes the same as other property, and each agent must make a return of the same to the Assessor of his county, city or town, on or before the first day of February of each year. Any agent in a city having a population exceeding 100,000 shall pay to the Tax Collector \$100 each year in lieu of all taxes to which he is subject. Other taxation governed by retaliatory legislation.

Fees.—For filing copy of charter and statement, \$50; for filing annual statement, \$50 each; for filing supplementary annual statement, \$25 each; for filing other papers, \$10 each; for copies of documents on file, twenty cents per folio; for certifying same and affixing seal, \$1; for valuing policies, \$10 for each \$1,000,000 of insurance; if the expenses of the department exceed the amount of fees collected, the Superintendent shall assess the companies *pro rata* to make up the deficiency. Other fees in accordance with retaliatory legislation.

Penalties.—A company neglecting to pay the fees or taxes sanctioned by law for ten days after demand shall be liable in double the amount of the same. An agent neglecting to pay the fees or taxes due from his company incurs a penalty of \$200; an agent doing business without authority is liable to a fine of not less than \$10 nor more than \$100, and to imprisonment not less than ten days nor more than six months, or to both fine and imprisonment. Any violation of law subjects the offender to a fine of not less than \$50 nor more than \$500.

MONTANA.

SUPERVISING OFFICER, JAS. SULLIVAN, AUDITOR, HELENA.

GENERAL REQUIREMENTS.

Each company must possess not less than \$200,000 capital, and must file with the Auditor a certified copy of its charter, a statement verified by the principal officers of the company, showing its condition, and a copy of its last annual report. Also a written instrument designating some person in each county where it does business to accept service of legal process. Annual statements must be filed before April 1 of each year, showing the condition of the company on the 31st of December preceding.

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business. Every agent must in all advertisements publish the location of the company, giving the name of city, town or village in which the company is located, and the State or government under the laws of which it is organized, and shall in no case advertise any merely authorized capital, but shall in all advertisements be limited to actual, paid-up capital and cash assets liable for fire losses only.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$200,000, exclusive of any deposits in any other States or Territories for the exclusive benefit of the policyholders therein. Auditor to make examination when he deems necessary.

FOREIGN COMPANIES.

Foreign companies must furnish the Auditor a certificate from the proper officer of some State or Territory that it has not less than \$100,000 deposited with such officer for the benefit of its policyholders in the United States. In other respects must comply with the laws relating to companies of other States.

Taxes.—Each and every insurance company transacting business in the Territory shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred within the Territory during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other

personal property is taxed, and the agent shall render the list and be personally liable for the tax; and if he refuses to render the list or make affidavit that the same is correct to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the Assessor, and the county board of equalization may, at their discretion, add fifty per cent to the amount returned by the Assessor. Insurance companies shall be subject to no other taxation, except taxes on real estate and the fees imposed by law. All money derived from taxation of insurance companies to be applied to the maintenance of fire departments in the town or city where it is collected, if there be a fire department; if not, the money is paid into the general county fund.

Fees.—There shall be paid to the Auditor for filing and examination of the first application of any company and issuing the certificate of license thereon, \$50; for filing each annual statement, \$25; for each certificate of authority, \$2; for every copy of paper filed, ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto.

NEBRASKA.

SUPERVISING OFFICER, H. A. BABCOCK, AUDITOR OF STATE, LINCOLN.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter, a certified statement, signed by the president, vice-president, or other responsible officer, and the secretary, showing the name, location, capital, assets and liabilities of the company. Every company, except life companies, must procure from the Auditor a certificate setting forth that it has complied with all the legal requirements and is entitled to do business in the State, which certificate must be published at least once in two newspapers, one of which shall be published at Lincoln.

EXAMINATIONS.

The Auditor is authorized to examine companies, and to publish the result. If any company is found to be in an unsound condition its certificate of authority shall be revoked. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities, including the reinsurance reserve.

AGENTS.

Each agent must obtain a certificate entitling him to do business from the Auditor, a copy of which, together with a copy of the company's statement furnished the Auditor, must be filed in the office of the clerk of the county in which he desires to do business. The certificate and statement must be printed one week in one daily paper and four times in one weekly paper published in the county wherein such agent is located; and if there be no daily paper, the weekly publication will be accepted; and if there be no weekly paper, then the publication must be made in some State paper of general circulation. Certificates to be renewed and published as above annually. All advertisements issued by a company or any of its agents must give the location of the company and the name of the State under whose laws it was organized. Each agent must report to the assessor of the county in which he does business the amount of business done by him, for purposes of taxation. Agent is personally liable for the tax in case of failure to report.

LIFE COMPANIES.

Each company must possess assets, lawfully invested, of the value of at least \$100,000. If a company maintains a deposit in any other State for the exclusive benefit of the policyholders of such State, then such company shall deposit with the Auditor of this State five per cent of all premiums collected in the State for the benefit of resident policyholders until the sum of \$40,000 is reached. A sworn return of premiums so collected must be made on the first day of January of each year. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding. Each company must execute and file with the Auditor a written instrument authorizing an agent to accept service of legal process on behalf of the company. The

following was passed by the legislature at the session of 1885, and is now the law: "Any company or corporation transacting the business of fire, or fire, wind, storm and tornado insurance in this State, shall cancel any policy of insurance hereafter issued or renewed, at any time, by request of the party insured, or his legal representative, and shall return to the said party, or his representative, as aforesaid, the net amount of premiums received by the company, deducting the actual compensation of the agent or solicitor for securing the issue of said policy, and also deducting the customary short-rate premium for the expired term of the full term for which said policy was issued or renewed, anything in the policy to the contrary notwithstanding."

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$200,000, exclusive of any deposits it may have in other States or Territories for the benefit of policyholders therein. In addition, each company must have not less than \$25,000 deposited with the proper officer of some State for the protection of all its policyholders. Annual statements must be filed, on or before the 1st of February of each year, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at forty per cent of the premiums on all unexpired risks. Each company must file with the Auditor a written instrument, duly executed, designating some person resident at the county seat of each county wherein it has an agent to accept service of legal process in behalf of the company. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each life company must furnish satisfactory evidence that it has at least \$100,000, in lawful securities, on deposit with citizens of the United States for the benefit of policyholders in the United States.

Taxes.—Companies are required to pay the same as for personal property on the excess of premiums over losses and expenses, such tax to be regularly assessed by county assessors, from reports furnished them by company agents.

Fees.—For examination and filing of the first application of any company, and issuing of the certificate of license thereon, \$50, which shall go to the Auditor; for filing each annual statement therein required, \$20; for each certificate of authority, \$2; for every copy of paper filed as herein provided, the sum of ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto; all of which fees shall be paid to officer required to perform the duties.

Penalties.—For non-compliance with requirements of the law, a penalty of \$1000 may be imposed, and imprisonment not less than thirty days nor more than six months.

NEVADA.

SUPERVISING OFFICER—J. F. HALLOCK, CONTROLLER, CARSON CITY.

GENERAL REQUIREMENTS.

Each company must have a capital of not less than \$200,000 fully paid up, and it may at any time be required to file with the Controller a certified copy of its charter and a certificate showing it to be possessed of the amount of capital required. A power of attorney must also be filed, which shall set forth that the company is lawfully incorporated, giving its location, and also the location of its principal office on the Pacific Coast, and designating some resident of the State to accept service of legal process. Must obtain certificate of Controller.

EXAMINATIONS.

Upon the statement of three citizens in writing that a company is impaired the Controller may, if he thinks proper, make an examination or require the company to produce satisfactory evidence that its capital is unimpaired. A certificate from the proper officer of any State wherein the company does business to the effect that its capital is unimpaired, shall be accepted as satisfactory evidence of that fact.

LIFE COMPANIES.

Each mutual life insurance company is required to have assets of the value of at least \$1,000,000 in lieu of paid-up capital. Companies not entering the State, but having outstanding policies therein, may appoint agents to collect premiums, provided it shall appoint some one as its attorney to accept service of legal process and file the same with the Controller.

FIRE AND MARINE COMPANIES.

Where a total loss by fire occurs, and the loss is less than the amount named in the policy, the company must return to the insured the unearned premium on the amount of insurance in excess of the loss. No annual reports required of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit within the United States at least \$200,000 for the benefit of all its policyholders therein in excess of its liabilities in the United States.

Taxes.—Each company must pay a specific tax of \$100 per annum.

Fees.—For filing power of attorney and issuing certificate, \$5.

NEW HAMPSHIRE.

SUPERVISING OFFICER—HENRY H. HUSE, INSURANCE COMMISSIONER, CONCORD.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws, and a sworn statement of the president and secretary, showing the condition of the company. Also a written instrument stipulating that legal process served on the Commissioner shall be accepted as service upon the company. If a final judgment shall be obtained against a company, and it is not paid within thirty days, the Commissioner shall revoke its authority to do business. Certificates expire on the first day of April of each year, and must be renewed on that day.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, and if he finds one in an impaired condition he shall revoke its authority to do business, and publish the fact of such revocation in one paper published at Concord and another at Manchester. A stock company whose capital is impaired twenty per cent after providing for all liabilities, including the reinsurance fund, shall be prohibited from doing business.

AGENTS.

Agents are required to hold license from the Commissioner for each company for which they solicit business. These licenses are issued upon written request of some officer of the company, or general agent or manager, authorized by the company to appoint agents. License for a firm is good for each member, but will be duplicated, when desired, for convenience. All licenses expire April 1, and are renewable only on request, as above stated.

LIFE COMPANIES.

Each company must possess available assets valued at not less than \$200,000. The Commissioner is authorized to value policies on the basis of the Actuaries' Table of Mortality and four per cent interest. Annual statements must be filed, on or before the first day of March in each year, showing the condition of the company on the thirty-first day of December preceding.

FIRE AND MARINE COMPANIES.

Each stock company must have a paid-up cash capital of not less than \$200,000, and a mutual company must have available assets to an equal amount. Annual statements must be filed, on or before the first day of March, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired risks, and the full amount of the premiums on unexpired marine risks. Fire losses must be adjusted within fifteen days after notice thereof. If a company elects to reconstruct

premises destroyed or injured by fire, it shall commence the work within twenty days of the adjustment of the loss, and prosecute it with reasonable diligence until it is completed. If the company neglects to do so, the person sustaining the loss may rebuild at the expense of the company, but at a cost not exceeding the amount insured. Companies are required to make annual statements of business done in the State.

Taxes.—A tax of one per cent is imposed on gross premiums collected in the State, to be paid to the State Treasurer within one month after notice to the company of the amount thereof. For the purpose of computing the tax each company is required to make to the Commissioner, on or before the 1st of March each year, a return of the amount of premiums collected during the preceding year ending on the 31st of December.

Fees.—For filing statement, \$5; for license to company, \$5; for license to agents, \$1 each.

Penalties.—For any violation of the laws, the offender is subject to a penalty not exceeding \$2000 for each offense.

NEW JERSEY.

SUPERVISING OFFICER—HENRY C. KELSEY, SECRETARY OF STATE, TRENTON.

GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than \$150,000 in excess of all liabilities and claims, and must file with the Secretary of State a statement, sworn to by the president and secretary of the company, showing the condition of the company and giving the name and residence of each agent. Annual statements must be filed in January, showing the amount of premiums collected by each agent. Each company must obtain a certificate of authority from the Secretary of State, which certificate is renewable in January of each year. Companies required to report business transacted in the State. When a company advertises its assets it must also state its liabilities, and statements of capital only to include paid-up capital.

EXAMINATIONS.

The Secretary of State is authorized to make examinations of companies, and if any be found impaired to revoke their authority to do business, and publish such revocation in one newspaper published at Trenton and one published at Newark, at least six times in each paper. If the capital of a fire and marine company is impaired twenty-five per cent after providing for all liabilities and reinsurance reserve, it shall not be permitted to do business. If the assets of a life company are insufficient to reinsure its outstanding risks and pay all its liabilities, it shall be prohibited from doing business. Life policies may be valued by any recognized standard.

AGENTS.

Every agent must obtain a certificate from the Secretary of State. But one agency certificate is requisite for a firm, but only the firm name can be used under such certificate. Certificates renewable annually in January.

Taxes.—A tax of two per cent is imposed upon gross premiums, based upon the annual statement; a tax of two per cent for the benefit of fire department relief funds whenever such exist. Each agent, where there is such a fire department, must make returns of premiums collected to the treasurer of such fund on the 1st of January and the 1st of July of each year, and pay the tax within one month after the time of making said returns. The amount thus paid is deducted from the State tax for which the company is liable. Life companies must pay \$20 annually for each agent employed, in lieu of the tax on premiums. Industrial companies are exempt from this tax on agents. Other taxes in accordance with reciprocal legislation.

Fees.—For filing copy of charter, \$20; for filing annual statement, \$20; issuing certificates to agents, \$2; other fees governed by reciprocal legislation.

Penalties.—Any company neglecting to file its annual statement for thirty days after the time provided is subject to a penalty of \$500, and \$500 for each month the company continues doing business while in default. Every violation of the insurance laws subjects the offender to a penalty of \$500 for each offense.

NEW MEXICO.

SUPERVISING OFFICER—TRINIDAD ALARID, TERRITORIAL AUDITOR.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter and a statement, verified by the president, or vice-president and secretary, showing its financial condition. Also an instrument in writing designating some person resident at the county seat in each county where the company has an agency to accept service of legal process.

EXAMINATIONS.

The Auditor is empowered to make examinations, or he may appoint deputies to do so. When a company is found to be impaired, he is required to revoke its authority to do business, and publish notice of such revocation.

AGENTS.

Every agent must obtain from the Auditor a certificate entitling him to do business, which certificates must be renewed annually after the filing of annual statements.

LIFE COMPANIES.

The law relating to insurance which, was approved February, 1882, makes no distinction between life and fire, fire and marine, accident or fidelity companies organized in other States or countries. Its various provisions use the term "any insurance company," from which it appears that life companies are treated the same as fire and marine companies.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$300,000, exclusive of any deposits made in other States or Territories for the benefit of policyholders in such States or Territories. Annual statements to be made to the Auditor, but the time for filing them is not specified. All advertisements must give the location of the company, and statements of assets must be limited to the actual amount of paid-up capital and cash assets available for the payment of fire losses. No company permitted to do business if impaired to the extent of twenty per cent of its capital. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Companies of other countries must have not less than \$100,000 deposited with the proper officer of some State or territory for the protection of all its policyholders in the United States, and must conform to the conditions required of other State companies.

Taxes.—“Each and every insurance company transacting business in this Territory shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred within the Territory during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other personal property is taxed, and the agent shall render the list and be personally liable for the tax; and if he refuses to render the list, or to make affidavit that the same is correct, to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the Assessor, and the county board of equalization may at their discretion add fifty per cent to the amount returned by the Assessor.” Other taxes in accordance with reciprocal legislation.

Fees.—For filing and examination of the first application of any company and issuing the certificate of license thereon, \$25; for filing such annual statement herein required, \$5; for each certificate of authority, \$1; for every copy of paper filed, ten cents per folio, and twenty-five cents for certifying the same and affixing the seal of office thereto.

NEW YORK.

SUPERVISING OFFICER—ROBERT A. MAXWELL, SUPERINTENDENT OF INSURANCE, ALBANY.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement, verified by its president, vice-president or other chief officer and secretary, giving the name, location, capital, assets and liabilities of the company in detail; also a copy of its last annual report, made in conformity to the laws of the State in which it was organized; also a written instrument designating some person to accept service of legal process on behalf of the company. Each company must obtain from the Superintendent a certificate entitling it to do business in the State. All advertisements issued by the company or its agents must set forth the location of the company, giving the city, town or village and State.

EXAMINATIONS.

The Superintendent is authorized to examine into the affairs of any company doing business in this State, and if one be found in an unsound condition he shall revoke its authority to do business. The result of any examination may be published at his discretion. A fire insurance company whose capital is impaired twenty per cent shall be prohibited from doing business; a stock life company shall be prohibited when its capital is impaired fifty per cent; a mutual life company shall be prohibited when its assets are not equal to its liabilities, including the premium reserve.

AGENTS.

Each agent must procure from the Superintendent a certificate setting forth that the company he represents has complied with the requirements of the laws of the State, and stating the name of the attorney appointed to accept service of legal process. A copy of such certificate, duly certified, must be filed in the office of the clerk of the county in which such agent does business. Agents of fire companies must also file with the clerk of the county a certified copy of the statement of the company filed with the Superintendent. He must also print the certificate of authority issued to him at least four times in the paper in which the State notices are required to be inserted, and within thirty days furnish to the Superintendent satisfactory evidence of such publication. Each agent of a marine company shall file in the office of the clerk of the county in which he resides a copy of the company's statement, and shall cause the same to be printed in a newspaper published in such county, at least six successive weeks after filing certificates, to be renewed annually and published as above.

LIFE COMPANIES.

Each life company must possess at least \$100,000 invested in United States securities, or in securities of the State in which it is located, or of New York State, or in mortgages on improved unincumbered real estate in the State where it is located, worth seventy-five per cent more than the amount loaned thereon. Such securities, of the value of at least \$100,000, shall be deposited with the chief financial officer of the State from which the company derived its charter, held for the benefit of all its policyholders; and a certificate under the hand and seal of such officer, that it is so held, must be filed with the Superintendent. Annual statements must be filed, on or before the first day of March, showing the condition of the company on the thirty-first day of December preceding. The Superintendent is required to make a valuation of all policies issued by each company, once in five years, and annually if he deems it necessary, on the basis of the American Experience Table of Mortality and four per cent interest. The Superintendent may accept the valuation made by any State insurance official who is authorized to accept the valuation made by the New York Department. No policy shall be lapsed for non-payment of premiums unless the company shall have given the holder of said policy at least thirty days' notice that such premium is due. Policies issued upon the lives of husbands for the benefit of wives may be assigned by them, with the consent of the husband, or by her legal representative, in case of her death, with like consent.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of at least \$200,000 fully paid up, and must file an agreement that it will not transact any business that a fire insurance company is by law prohib-

ited from doing. Annual statements must be filed, in January of each year, showing the condition of the company on the thirty-first day of December preceding. No company is allowed to write on a single risk to an amount exceeding ten per cent of its paid-up capital and net surplus, nor may it reinsure any risk located in this State in any company not authorized to do business in the State. Policies must be canceled at the request of the insured, and the premium returned, less the short rate, for the time it has run. Advertisements purporting to show the financial condition of a company shall include the paid-up capital and surplus, and shall show the liabilities, including the reinsurance reserve, and such assets shall only be shown as are held for the benefit of holders of fire policies. All such advertisements must agree with the annual statement filed with the Superintendent. Each agent of a fire company in an incorporated city or village must execute a bond in the sum of \$500 (\$1000 in New York city), satisfactory as to sureties, to the treasurer of the fire department, conditioned that he will make a correct return of all premiums collected by him and pay the tax thereon imposed by law. Every agent of a marine company must execute a similar bond, satisfactory to the Comptroller, conditioned that he will make returns and pay taxes as required by law. No marine company is permitted to pay more than fifteen per cent commission for premiums on property *in transitu* on the State canals, nor shall any person in behalf of the company pay any commission in excess of fifteen per cent. Companies must make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must have a paid-up capital of at least \$500,000, invested in securities of the same general character as those in which the companies of this State are permitted to invest, and must file with the Superintendent an agreement that it will not transact any business which companies of this State are prohibited from doing. Every company shall deposit with the Superintendent approved securities, the value of which shall not be less than \$200,000, for the benefit of all policyholders in the United States. The recognized capital of such company shall be the aggregate of the various sums held on deposit in different States, and such assets as may be held in trust by citizens of the United States for the benefit of all policyholders in the United States, less its liabilities, and a proper reinsurance reserve. The Superintendent shall certify annually to the amount of capital of each company, computed on the basis above given. Life companies shall deposit with the Superintendent securities of the value of at least \$100,000. Foreign fire companies must file statements, in January of each year, showing the assets of the company in this country constituting its recognized capital, and the condition of its United States business on the thirty-first day of December preceding. Foreign companies are prohibited from advertising any assets except those held in this country for the benefit of policyholders in the United States.

Taxes.—Agents of marine companies must pay into the treasury, on the 1st of January of each year, two per cent on all premiums received in the State during the preceding year ending on the 31st of December, but the Superintendent shall deduct from the amount so paid any other taxes paid by such companies within the State. Agents of fire companies in incorporated cities and villages must make returns on the 1st of February each year to the treasurer of the fire department of all premiums collected during the year ending August 31, and pay taxes thereon to such treasurer at the rate of two per cent. Every fire or marine insurance company, incorporated or organized under the laws of any foreign country, shall, annually, on or before the first day of August, pay to the Treasurer of the State, as a tax on its corporate franchise or business in this State, a sum equal to one-half of one per centum upon the gross amount of premiums received by such company during the year ending the preceding thirtieth day of June, on business done in this State by such company, whether the said premiums were in money or in the form of notes, credit or any other substitute for money. Every such insurance company shall annually, on or before the first day of August, make a return to the Comptroller of the State, signed and sworn to by its president and secretary or manager, giving the total amount of premiums received by such company during the year ending the preceding thirtieth day of June, on business done in this State by such company, whether the said premiums were in money or in the form of notes, credits or any other substitute for money. The lands and real estate of such insurance companies shall continue to be assessed and taxed where situated for State, city, town, county, village, school or other local purposes. Foreign life insurance

companies shall annually pay to the Superintendent, on or before the first day of March, a tax of two per cent upon all premiums received in this State for the year ending on the preceding thirty-first day of December. Reciprocal provision.

Fees.—Fire, marine and life companies for filing charter, \$30; filing annual statement, \$20; for each certificate of authority to agent and certified copy thereof, such sum, not exceeding \$5, as shall be fixed from time to time by the Superintendent; for copies of papers filed in the department, ten cents per folio; for certifying the same and affixing seal, \$1; for examinations, actual expenses incurred. For co-operative companies filing declaration of incorporation, \$10; filing annual statement, \$1 for each hundred members or fraction thereof, not exceeding the sum of \$25; from any corporation or society, for each certificate of authority and certified copy thereof, \$5; for copies of papers on file, ten cents per folio; for certifying same and affixing seal, \$1; for examination, actual expenses only, not to exceed \$50 for any organization in any year.

Penalties.—Any company neglecting to file annual statements as required, incurs a penalty of \$500, and \$500 additional for each month it continues to do business while in default. Any person violating the insurance laws incurs a penalty of \$500.

NORTH CAROLINA.

SUPERVISING OFFICER—W. L. SAUNDERS, SECRETARY OF STATE, RALEIGH.

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter and a statement, verified by the principal officer of the company or by its general agent in the State, showing its condition. It must also appoint a general agent, a resident of the State, to accept service of legal process on behalf of the company. Annual statements must be made, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding. The Secretary of State will cause an abstract of each statement to be certified to the clerk of the Superior Court in each county. He will also certify to such clerk, on the first of each month, a list of companies licensed, giving the names of all whose certificates have been revoked. Certification of statements and agents to be paid for by the company. Abstracts of annual statements to be published in one newspaper, to be designated by the general agent.

AGENTS.

Every general agent must file with the Secretary of State, before the first day of March, a statement showing the condition of the company on the 31st of December preceding, which statement must be sworn to by the principal officer of the company. An act passed in 1887 authorizes agents and brokers to place business in unauthorized companies on payment of two per cent of the gross premiums. Sheriffs are authorized to prosecute persons doing business with unauthorized companies, and to collect \$50 for each offense, such money to be retained by the sheriff. Business may be placed in unauthorized companies on payment of two per cent on gross premiums.

Taxes.—A tax of two per cent is imposed on gross premiums collected in the State, but if a company invests in real estate in the State, or loans to citizens of the State, a sum equal to one-half such receipts, the tax shall be but one per cent on the gross premiums. The general agent must make returns, on or before the thirtieth day of January and July in each year, of the premiums collected in the State during each preceding six months, and shall pay tax thereon within fifteen days thereafter. A special license tax of \$50 per annum is imposed upon all companies. Licenses to be renewed on or before the first day of April of each year.

Fee.—A fee of \$50 must be paid for each license issued to a company.

Penalties.—Any person doing business without complying with the law is liable to a penalty of \$50 for each offense. Any agent refusing to perform any act required of him by law shall forfeit \$50 for each refusal. Any agent who shall unlawfully withhold or expend the funds of his company shall be deemed guilty of a felony, and punished accordingly.

OHIO.

SUPERVISING OFFICER—S. E. KEMP, SUPERINTENDENT OF INSURANCE, COLUMBUS.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement showing its condition, verified by the president, vice-president, or other chief officer, and the secretary, and a copy of its last annual statement made in conformity to the law of the State wherein it was organized. A written instrument, signed and sealed, must be executed stipulating that any agent of the company may accept service of legal process, and that in case suit shall be brought against any company after it has retired from the State, service of process may be made therein by the sheriff mailing a copy thereof to the principal office of the company. No company is permitted to advertise any assets not admitted by the Superintendent, and in all advertisements stating the assets, the liabilities, including the reinsurance reserve, must be stated. If any company applies for the removal of any suit from a State court to a United States court its certificate of authority shall be revoked, and it will not be permitted to transact business in the State for three years. Every company must obtain a certificate from the Superintendent, which, together with a copy of the annual statement, must be published at least once in every year in a newspaper of general circulation in every county wherein the company has an agent, and a copy of the certificate must be filed in the office of the Recorder of each county. Certificates must be renewed and published annually.

EXAMINATIONS.

The Superintendent is empowered to examine companies and to publish the result in his discretion. When a company shall be found to be unsound its certificate of authority must be revoked, and notice of such revocation must be printed in a newspaper published in Columbus and in the county where the general agency of the company is located. When the capital of a fire and marine company is impaired twenty per cent after providing for all its liabilities and the reinsurance fund, it shall not be permitted to do business until the impairment is made good. A life company will be similarly prohibited if its assets are not equal to all its liabilities, including the premium reserve.

LIFE COMPANIES.

Each stock company must have at least \$100,000 actual capital paid up, and each mutual company available assets of equal value. Every company must have a deposit of available securities worth \$100,000 with the Superintendent, or with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. Where such deposit is held by an officer of another State, a certificate to that effect must be filed with the Superintendent, setting forth that such securities are of the value of \$100,000. The Superintendent is authorized to value policies on the basis of the American Experience Table of Mortality and interest at four per cent, but may accept the valuation of the proper officer of any other State, provided such standard of valuation does not make the value of such policies less than by the Ohio standard. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of not less than \$100,000 fully paid up. Annual statements of fire companies must be filed on or before the first day of February, showing the condition of the company on the thirty-first day of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired risks. Annual reports required of business transacted in the State. Removal of suits from State courts prohibited; also, all organizations for fixing or controlling rates.

FOREIGN COMPANIES.

Each foreign fire company must deposit with the Superintendent \$100,000 for the benefit of policyholders in the State, and life companies a similar amount for the benefit of policyholders in the United States. The aggregate value of all assets held in the United States for the benefit of policyholders in this country shall be recognized as the capital of the company. Annual statements showing the condition of the company must be filed, and supplemental statements

showing the condition of its business on the thirty-first day of December preceding. Such statement must be verified by the resident manager in the United States.

Taxes.—Taxation is governed by the reciprocal provisions of the statutes.

Fees.—For filing charter, \$25; for filing annual statements, \$20 each; issuing certificates to agents, \$2 each; a company paying \$250 for agents' certificates may appoint as many as it desires without additional charge; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examining companies, actual expense incurred; for valuing policies, one cent for each \$1000 of insurance. Other fees regulated by reciprocal legislation.

Penalties.—Any company violating the law relative to advertising shall, after a second notice from the Superintendent, be subject to a fine of \$1000: any agent doing business for a company that neglects or refuses to submit annual statements incurs a penalty of \$500, and \$500 for each month he continues to do business while the company is in default. For every violation of the insurance laws the offender is subject to a penalty not exceeding \$500.

OREGON.

SUPERVISING OFFICER—GEORGE W. MCBRIDE, SECRETARY OF STATE AND EX-OFFICIO
INSURANCE COMMISSIONER, SALEM.

GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than \$200,000, and must deposit \$50,000 with the State Treasurer in United States or State securities. Must also file with the Commissioner "a power of attorney which shall set forth that such company is a corporation, or duly organized insurer (naming the principal place of business of the company, and the principal place of business for the Pacific coast), which power of attorney shall authorize a citizen and resident of this State to make and accept service in any proceeding in any of the courts of justice of this State or any of the United States Courts herein."

Each company must obtain from the Commissioner a license to do business, which license is renewable in January of each year, upon the Commissioner being satisfied that the company is a proper one to do business in this State.

FOREIGN COMPANIES.

Foreign companies must have a deposit of \$200,000 in the United States, and must deposit \$50,000 with the Treasurer of State.

LIFE COMPANIES.

Life companies having outstanding policies in the State, may appoint an agent to collect premiums on filing a power of attorney, as required of fire companies.

VALUED POLICY.

Fire companies are required, in case of loss by fire, to pay the insured the full amount of the policy, provided the insured property was worth the full amount for which it was insured at the time of its destruction; in case it was not worth so much, the company must pay its full value; in case of partial loss the full amount of damage must be paid.

BROKERS.

Brokers must pay a quarterly license fee of \$15 in each county where they do business, such fee to be collected by the sheriff.

Taxes.—All deposits, except United States bonds, are subject to taxation the same as other property. Life and accident companies are required to pay \$100 in gold annually. Fire companies pay \$50 per annum. Co-operative and benefit companies, \$100 per annum, except secret fraternal societies.

Fees.—A fee of \$5 is payable to the Commissioner for filing power of attorney and issuing certificate.

PENNSYLVANIA.

SUPERVISING OFFICER—J. M. FORSTER, INSURANCE COMMISSIONER, HARRISBURG.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its financial condition, verified by the president, vice-president and secretary or actuary. Also a written instrument designating an agent to accept service of legal process, and stipulating that process served upon such agent or upon the Commissioner, or upon an agent designated by him, shall be recognized as valid service upon the company. So long as the company has any liability in the State, such stipulation cannot be revoked. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually. Companies must also furnish the Commissioner from time to time complete lists of agents appointed. Annual statements must be filed, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, except such as are located in States having insurance departments subject to laws substantially the same as those governing the Pennsylvania department. Whenever he deems it necessary, he may publish the results of such examination, and revoke or modify its authority to do business in the State. A fire and marine company will be prohibited from doing business when its capital stock is impaired twenty per cent after providing for all its liabilities and the reinsurance reserve, unless the impairment is made good within sixty days after notice from the Commissioner. When the assets of a life company do not equal the net value of all policies in force, exclusive of capital, after providing for all liabilities and claims, the Commissioner must publish the fact that it is below the legal standard of safety, and require it to at once cease doing business in the State.

AGENTS.

Each agent must obtain from the Commissioner a certificate setting forth that the company has complied with all legal requirements and that he is authorized to do business. All certificates renewable annually. Anyone may obtain a license as an insurance broker by the payment of \$10. Commissioner is authorized to issue licenses to brokers permitting them to insure surplus lines in unauthorized companies on payment of \$5 and six per cent of premiums received for such business.

LIFE COMPANIES.

The Commissioner is empowered to value the policies of any company doing business in the State on the basis of the American Experience Table of Mortality and not less than four and one-half per cent interest, nor more than six per cent. Each company must furnish to the Commissioner, on or before the first day of March in each year, a certificate signed by the proper officer of the State wherein it was organized, showing the value of all policies in force on the 31st of December preceding, and declaring that the assets of the company are equal to the net value of such policies. Failing in this, a detailed list of all policies and securities must be furnished for valuation by the Commissioner. Any policy that makes any part of an application or the constitution, by-laws or rules of the company a material part of the contract, must have attached thereto a copy of such application, constitution, by-laws or rules, otherwise the condition shall not be valid.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$200,000, or, if less than \$200,000 and more than \$100,000, it must have a surplus over all liabilities sufficient to make up the difference between these sums. Where a policy refers to the application, constitution, by-laws or rules of the company for any material part of the contract, a copy of such application, constitution, by-law or rule must be attached to the policy, or the condition shall not be held to be valid or be accepted in evidence. The reinsurance fund is computed at fifty per cent of the premium on all unexpired fire risks having one year or less to run, and *pro rata* of all premiums on unexpired risks having a longer period to run, and the entire premium on unexpired marine and inland risks. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Annual statements relating to the business of the company other than that done in the United States must be filed, on or before the first day of July in each year, and annual statements of the United States business on or before the 1st of March in each year.

Taxes.—A tax is imposed on gross premiums collected within the State of three per cent, and companies are required to report to the Commissioner in January of each year the amount of such premiums. Other taxes governed by reciprocal provisions of law.

Fees.—For filing copy of charter, \$25; for filing annual statement or certificate presented in lieu thereof, \$20; for certificates to agents, \$2 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examinations of companies, actual expenses incurred; for valuing policies, three cents for each \$1000 of insurance. If the expenses of the department exceed the amount of fees collected, the Commissioner may assess the companies *pro rata* to make up the deficiency. Other fees based on reciprocal legislation.

Penalties.—A company failing to make the statements required incurs a penalty of \$100 for each day such default continues. Any company doing business without having complied with the requirements of law shall forfeit \$500 for each month it continues to do such unauthorized business. Any agent transacting business without having obtained a certificate of authority incurs a penalty of \$500. Placing business in unauthorized companies subjects the offender to a fine not exceeding \$1000.

RHODE ISLAND.

SUPERVISING OFFICER, ELISHA W. BUCKLIN, INSURANCE COMMISSIONER, PROVIDENCE.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its affairs, under oath of the president and secretary; a written instrument must also be executed appointing the Commissioner agent to accept service of legal process. In all policies and advertisements of whatever character, issued by the company or its agents, the name of the State under whose laws the company was incorporated must be conspicuously set forth. Co-operative and assessment insurance companies are not allowed to do business in the State.

EXAMINATIONS.

The Commissioner is authorized to make examinations of companies whenever he deems it necessary.

AGENTS.

Each agent must obtain from the Commissioner a certificate authorizing him to do business. An agent licensed to do business in one town is not permitted to establish a branch agency in any other town. All advertisements issued by agents and all policies written must give the location of the company and the name of the State from which it obtained its charter.

LIFE COMPANIES.

Each company must have on deposit with the proper officer of the State in which it was incorporated, available securities worth not less than \$100,000, and certificates signed by such officer, showing that he holds such deposit for the benefit of all its policyholders, must be filed with the Treasurer of the State. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding, and abstracts of such statements, to be approved by the Commissioner, must be published, by the agent, for three successive weeks in March, in some paper in the county in which the agent has his office; the expense to be borne by the companies.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital, invested securely, of not less than \$100,000. Statements showing the condition and transactions of the company must be filed on or before February 1 of each year. Agents in one town not allowed to establish branch agencies in others. Companies must make annual reports of business done in the State.

Taxes.—A tax of two per cent is imposed on gross premiums. Every agent is required to report to the Treasurer, in the month of January of each year, the amount of insurance written by him and the amount of premiums received thereon, and at the same time shall pay to the Treasurer the tax of two per cent. Other taxes levied in accordance with reciprocal legislation.

Fees.—For filing copy of charter, \$30; filing annual statement, \$20; issuing agents' certificates, \$2 each.

Penalties.—An agent acting for a company that has not complied with the requirements of the law shall forfeit not less than \$300 nor more than \$1000. An agent doing business without having obtained a certificate shall be fined \$1000. Any agent refusing for thirty days to furnish information called for by the Commissioner shall be fined \$1000.

SOUTH CAROLINA.

SUPERVISING OFFICER—JOHN S. VERNOR, COMPTROLLER-GENERAL, COLUMBIA.

The following act was passed in December, 1887, and goes into effect after March 31, 1888:

SECTION 1. That the Comptroller-General may issue licenses to do insurance to any insurance company desiring to do business in this State, but before the issue of any license the applicant therefor shall, first, appoint a general agent, who shall be a citizen and resident of this State, and file a certificate of such appointment under the seal of the applicant, together with the written acceptance thereof by such appointee, with the Comptroller-General, and copies of such certificate of appointment and of such acceptance, certified by the said Comptroller-General, shall be received as sufficient evidence of such appointment and acceptance before any court in this State, and such certificate shall contain a stipulation agreeing that so long as there may be any liability on the part of the applicant under any contract entered into in pursuance of any law of this State concerning insurance any legal process affecting the applicant may be served also upon the clerk of the court of each county, and when so served shall have the same effect as if served personally upon such applicant in this State: Provided, that when such service is made upon the clerk of the court it shall be his duty to transmit at once a copy of the process to the home office of the secretary of the company.

SEC. 2. Before the Comptroller-General shall license such insurance company not incorporated in South Carolina there shall be filed in his office a certificate copy of the charter of the company from which the said general agent or attorney has received his appointment, and also a certified copy of the vote or resolution of the trustees or directors of said company appointing him such agent, accompanied by a warrant of appointment under the official seal of the company and signed by the president and secretary. Such warrant of appointment shall continue valid and irrevocable until another agent or attorney has been substituted, so that at all times while any liability remains outstanding there shall be within the State an agent or attorney as aforesaid, and shall contain a consent expressed authorizing process of law to be served either on the clerk of the court as aforesaid, or on said agent or attorney, for all liabilities of every nature incurred in this State by said company, and that such service, made on such clerk of the court, or on such agent or attorney in the manner required by the laws of this State, shall be deemed legal and binding on the company or companies, in all cases whatsoever, and that every judgment so recovered shall be conclusive evidence of the indebtedness of the company; and, in addition to said warrant of appointment, there shall be filed and published a statement, made under oath of its president or secretary, showing its assets and liabilities, and distinctly showing the amount of capital stock, and how the same has been paid, and of what the assets of the company consist, the amount of losses due and unpaid, and all other claims against the company, or other indebtedness whether due or not due at the time of the filing of the statement above, and shall further show—1st. That said companies have fulfilled the provisions of their respective charters, and of the extensions and amendments thereto in every particular, and whether there has been any change of charters since last statement. 2d. The amount of policies outstanding as near as can be ascertained. 3d. The character of the risks and the rules governing companies and their agents in taking the same both as to locality and amount. 4th. The particular character of the assets, specifying the amount of cash and public bank, manufacturing or other stocks and bonds, or

other securities held by the companies, with the evidence that they are held by them, the rule of investment in real estate, securities, and the general localities of real estate secured to companies. 5th. The amount received from premiums, and whether sufficient to pay losses, etc. 6th. Whether there have been any changes in agencies during the preceding years. 7th. An official list of all agents authorized by them to solicit business in this State.

SEC. 3. Every general agent obtaining such license shall also cause such license to be published in some newspaper, to be designated by the Comptroller-General, having circulation in the county in which he resides. The company shall also furnish to Comptroller-General, through their agent, an annual statement of the affairs of the company, as provided for in section 2; and it shall be the duty of the general agent to publish an abstract of the same in one of the newspapers of the State.

SEC. 4. If the Comptroller-General shall become satisfied that any company is insolvent or unsafe, or that any statements made by any person, under this act, shall be untrue, or in case a general agent shall fail or refuse to obey the provisions of this act, the Comptroller-General shall have power to revoke and cancel said license.

SEC. 5. The fee for license as required by this act shall be \$50 per annum, and the license shall continue for the next ensuing twelve months after the 31st of March in each year. Provided, the Comptroller-General may receive from applicants, after the first day of April, so much of said license fee as may be due *pro rata* for the remainder of the year.

SEC. 6. Every general agent who shall fail or refuse to perform any duty required of him by this act shall forfeit and pay to the Comptroller-General \$50 for every such refusal, to be recovered before any justice of the peace at the suit of said Comptroller-General.

SEC. 7. All laws and clauses of laws coming in conflict with this act are hereby repealed.

SEC. 8. That this act shall be in force from and after March 31, 1888.

Taxes.—Under the old law the gross receipts and personal property of each company is subject to taxation on the same basis that applies to other property. Each agent is required to make a sworn return to the Auditor of the county in which he does business, between the 1st of January and 20th of February of each year, of all such receipts collected by him for the year ending December 31 preceding, and of all personal property in his possession at that time.

Fees.—For certificates issued to agents, \$5 each.

TENNESSEE.

SUPERVISING OFFICER—ATHA THOMAS, COMMISSIONER OF INSURANCE, NASHVILLE.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a sworn statement, signed by the president or chief officer and secretary of the company, showing its condition on the 31st of December preceding. Life companies must execute a written instrument authorizing the Secretary of State to accept service of legal process in its behalf; fire and marine companies execute a similar paper authorizing the Commissioner of Insurance to accept such service. Companies must obtain from the Commissioner a certificate authorizing them to do business, and each company must certify to the Commissioner the names of all agents appointed by it in the State. Certificates renewable annually in January.

EXAMINATIONS.

The Commissioner is authorized to make examinations of companies doing business in the State, and if any be found in an unsound condition he must revoke all certificates issued to it or its agents, and cause a notice of such revocation to be printed at least three times in some paper of general circulation. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the reinsurance fund. A life company will be prohibited when its assets do not equal its liabilities and all outstanding claims, together with the lawful reinsurance reserve.

AGENTS.

Each agent must procure a certificate from the Commissioner, entitling him to do business. Certificates renewable in January of each year. All agents, except those of life companies,

must file with the clerk of the county in which his agency is located a copy of his certificate of authority. Commissioner may license agents to place business in unauthorized companies, and must pay two and one-half per cent of premiums.

LIFE COMPANIES.

Each life company must have on deposit with the proper officer of the State wherein it was organized not less than \$100,000, properly invested, for the benefit of all its policyholders, and must furnish to the Commissioner the certificate of such officer, showing that he holds such securities and that they are of the required value. The Commissioner is authorized to value policies, but may accept the certified valuation of the proper officer of the State under whose law it was incorporated. The basis of valuation is the American Experience Table of Mortality and four and one-half per cent interest, except for non-participating policies, which may be valued at six per cent interest. Annual statements must be filed on December 31 or within thirty days thereafter, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up cash capital of at least \$200,000, of which not less than \$100,000 must be invested in United States or State bonds, or other good securities, to be approved as such by the Commissioner of the State where the company is located. The reinsurance fund is computed at fifty per cent of the premiums received on all unexpired risks having one year or less to run, and *pro rata* of all premiums having a greater period to run. Annual statements must be filed on December 31 or within thirty days thereafter, showing the condition of the company on the thirty-first day of December preceding. Companies required to report semi-annually the premiums collected on amount of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State of the United States at least \$200,000 properly invested, and furnish the Commissioner a duly authenticated certificate of such officer that holds such deposit for the benefit of all the United States policyholders of the company.

Taxes.—Life companies must pay two and one-half per cent tax on gross premiums received in the State, and must make sworn returns in January and July of each year of the amount of premiums so collected. Fire and marine companies must pay a tax of two and one-half per cent on gross premiums collected in the State, and must make sworn returns of same in June and December of each year. Other taxes based on reciprocal legislation.

Fees.—Life Companies are required to pay to the Commissioner for examining statements, \$50 each; for issuing certificates, \$3 each. Fire and marine companies are required to pay for filing copy of charter, \$10; for filing annual statements, \$25; for filing supplemental statements, \$10 each; for issuing certificates, \$3 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for making examinations, actual expenses incurred; for valuing life policies, not exceeding three cents for each \$1000 of insurance. Other fees in accordance with reciprocal legislation.

Penalties.—Any company failing to make returns and pay taxes as required incurs a penalty of \$500. Any agent doing business without having obtained a certificate of authority is liable to a fine of \$100 for each offense. The penalty for doing business for an unauthorized company is \$500 for each offense.

TEXAS.

SUPERVISING OFFICER—L. L. FOSTER, INSURANCE COMMISSIONER, AUSTIN.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement, sworn to by the president or vice-president and secretary, showing the condition of the company. Life companies must file a written instrument stipulating that service of legal process may be made upon any of its agents in the State; fire and marine companies must design-

nate some resident of the State to accept service of legal process. Every company must obtain from the Commissioner a certificate authorizing it to do business, and such certificate must be published for three successive weeks in a paper of general circulation, and the first publication must be made within thirty days from the issuing of the certificate. Certificates renewable annually at the time of filing the annual statement. Certificate not to be renewed if the company has removed any suit from the State to the United States courts. Annual statements to be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Valued policy law in force.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State when he shall deem it expedient, and to revoke his certificate of authority to any that may be found impaired, notice of such revocations to be published in one or two newspapers of general circulation. Any fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities, including reinsurance reserve, shall be prohibited from doing business in the State. A life company shall be similarly prohibited when its assets are not equal to its liabilities and outstanding claims and the lawful premium reserve.

AGENTS.

Agents must procure a certificate of authority from the Commissioner before doing business, and such certificate must be renewed on or before the 1st of March of each year thereafter. Any person doing any act in reference to insurance is recognized as the agent of the company.

LIFE COMPANIES.

Each company must have assets properly invested of not less than \$100,000, and must furnish the Commissioner satisfactory evidence that a sum equal to \$100,000 is held by the proper officer of some State for the benefit of all its policyholders in the United States. If a company fails to pay a claim under its policy within the time specified therein, it shall pay interest not exceeding twelve per cent thereon, and a reasonable sum for the fees of the attorney prosecuting the claim. If execution on final judgment remains unsatisfied for thirty days, the company in default shall be prohibited from doing business in the State until such execution is satisfied.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up cash capital of at least \$100,000, exclusive of any sums it may have deposited in the different States and Territories for the special benefit of its policyholders in such localities. Annual statements must be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at forty per cent of the premiums on unexpired fire risks and the full amount on unexpired marine and inland risks. If a company neglects for thirty days to pay an execution on final judgment obtained against it, the Commissioner will revoke its authority to do business until such execution is paid. Companies required to report business done in the State.

FOREIGN COMPANIES.

Any foreign life insurance company doing business in the State must have at least \$100,000 deposited, in lawful securities, with the proper officer of some State for the benefit of all its policyholders in the United States, and the certificate, duly authenticated, of such officer must be filed with the Commissioner.

Taxes.—Each life insurance company is required to pay a State tax of \$300, and \$10 in each county in which it does business. Fire and marine companies are required to pay a State tax of \$200 per annum, and a county tax of \$10 for each county in which it does business. Cities and towns are authorized to impose taxes on companies not exceeding fifty per cent of the State tax.

Fees.—For fire and marine companies for filing a copy of charter, \$25; for filing annual statements, \$20 each; for issuing certificates, \$1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examining company, actual ex-

penses incurred, not exceeding \$250. Other fees in accordance with reciprocal provisions of the statutes.

Penalties.—For any violation of the insurance laws the offender incurs a penalty of not less than \$500 nor more than \$1,000.

UTAH.

SUPERVISING OFFICER—ARTHUR L. THOMAS, SECRETARY OF THE TERRITORY.

GENERAL REQUIREMENTS.

Each company must file with the Secretary of the Territory a certified copy of its charter and all existing by-laws; and within sixty days after commencing business a copy of the same must be filed in the office of the Probate Judge of the county wherein its principal office is located. Each company must also designate, by a written instrument, duly authenticated, some resident of the Territory to accept service of legal process. Companies must have \$200,000 paid-up capital. Secretary of the Territory to issue certificates to the companies on compliance with the law. Annual statements to be made on or before the 30th of April each year, and published at least four times in some paper of general circulation. Statements of companies of foreign countries to be filed in July.

AGENTS.

Agents must obtain certificates, renewable annually, from the Secretary of the Territory, and are then authorized to do business with any company having paid-up capital equal to \$200,000

Fees.—For filing statement, \$3; for issuing certificate, \$2; subsequent certificates, \$1 each. A special license of \$25 is required for the privilege of doing business in Salt Lake City.

VERMONT.

SUPERVISING OFFICERS—CHARLES W. PORTER, SECRETARY OF STATE, MONTPELIER,
W. H. DUBOIS, TREASURER, WEST RANDOLPH.

[The Secretary of State and the Treasurer of State are Insurance Commissioners by virtue of their offices. Either may be addressed as Insurance Commissioner.]

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter and certified copy of its by-laws and a sworn statement, signed by the president and secretary, showing the condition of the company. Also a written statement stipulating that service of legal process may be made upon the Secretary of State, and will be recognized as service upon the company. Each company must obtain from the Commissioners a certificate entitling it to do business, which certificate is renewable on the 1st of April in each year. Every policy issued, and every advertisement of whatsoever nature, including signs of agents, must set forth in conspicuous letters the name of the State wherein the company was organized. Any company failing to pay a final judgment for thirty days may, after notice to the Commissioners, be prohibited from doing business.

EXAMINATIONS.

The Commissioners are empowered to examine into the condition of any company doing business in this State, and if in their judgment it is unsound, they are required to revoke its authority and to publish a notice of such revocation. Any fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the lawful reinsurance fund. A life company will be similarly prohibited when its assets do not equal its liabilities and the lawful premium reserve.

AGENTS.

Each agent must file with the Commissioners a certificate of his appointment by the company or its general agent, and must obtain a certificate from the Commissioners entitling him

to do business. Certificates renewable on the first day of April of each year. Agent or broker placing business in an unauthorized company liable to a fine of not less than \$100 nor more than \$1000, one-half to go to informant.

LIFE COMPANIES.

Each company must possess available assets of not less than \$100,000 properly invested and held for the protection of all the policyholders in the United States. Annual statements must be filed, sworn to and signed by the proper officers of the company, showing its condition on the 31st of December preceding. The Commissioners are authorized to value policies on the basis of the Actuaries Table of Mortality and interest at four per cent, but may accept the valuation made by the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Each company must have a capital of not less than \$100,000 fully paid up, not less than one-half of which must be invested in lawful securities or mortgages. Companies are responsible for the acts of agents, and unless made so by the act of their incorporation the policy must expressly make such stipulation. The reinsurance fund is computed at forty per cent of the premiums on unexpired fire risks, and the full premium on marine risks. Annual statements must be filed with the Commissioners, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Companies must make annual reports of business done in the State.

Fees.—For filing annual statements, \$20 each; for issuing certificate to company, \$5; for certificates to agents, \$1 each.

Penalties.—Any violation of the insurance laws subjects the offender to a penalty not exceeding \$2000.

VIRGINIA.

SUPERVISING OFFICER—MORTON MARYE, AUDITOR OF PUBLIC ACCOUNTS, RICHMOND.

GENERAL REQUIREMENTS.

Each company, except those doing exclusively a marine or assessment business, must file with the Auditor a certified copy of its charter and a statement showing its condition, certified to by the proper officers of the company. Each company must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf, and such agent on behalf of the company must file a bond with the Auditor, in a sum not less than \$1000 nor more than \$5000, with two or more sureties, conditioned that the returns shall be made and taxes paid as required by law. Each company is also required to deposit with the Treasury securities to the amount of five per cent of its capital stock, but not exceeding \$50,000, for the benefit of policyholders within the State. Such securities may consist of United States bonds, bonds of the cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria, Portsmouth, Danville, Staunton or Manchester, first mortgaged bonds of any railroad chartered by the State, or bonds on real estate located in the State. A life company having a capital of \$1,000,000 or more shall deposit of such securities an amount equal to one per cent of its stock. The Treasurer will receipt for such deposit, and the Auditor will then issue a certificate authorizing the company to do business in the State. Annual statements, sworn to by the president and secretary, showing the condition of the company at the close of its fiscal year preceding, must be filed on or before the first day of April each year, and be published for six days in a Richmond paper. All conditions and restrictions contained in any policy must be printed in long primer type or written therein with pen and ink. Companies not required to report business done in the State.

AGENTS.

Every agent must obtain from the Auditor a certificate entitling him to do business.

LIFE COMPANIES.

The Auditor is authorized to value the policies of any life company doing business in the State, upon the basis of the American Experience Table of Mortality and interest at four and one-half per cent, but may accept the valuation made by the proper officer of any other State.

Taxes.—A tax of one per cent on gross premiums collected in the State is imposed, and each company must render sworn returns thereof to the Auditor on or before the thirty-first day of January each year, and pay the tax immediately. A special license tax of \$200 is also exacted annually; for a live stock company, \$100. Other taxes may be imposed in accordance with the provisions of reciprocal laws.

Penalties.—Any person acting as agent for a company that has not complied with the law incurs a penalty of not less than \$300 nor more than \$1000 for each offense.

WEST VIRGINIA.

SUPERVISING OFFICER—PATRICK F. DUFFY, STATE AUDITOR, CHARLESTON.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a statement, showing the condition of the company, sworn to by the president or secretary. It must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf. Each company must have at least \$100,000 in available cash assets, and must obtain from the Auditor a certificate of authority to do business, and cause the same to be printed in a newspaper of general circulation published in the State; it must also file a copy of such publication in the office of the Circuit Court in each county wherein the company does business. Such certificates to be renewed, filed and published annually. Annual statements must be filed on or before the 1st of February each year, showing the condition of the company on the 31st of December preceding. Companies not required to report business done in the State.

EXAMINATIONS.

The Auditor is empowered to make examinations of companies and to publish the results when he deems it expedient. If any company is found to be in an unsound condition, he is required to revoke its authority to do business, and to publish a notice of such revocation in a newspaper published at Charleston.

AGENTS.

All agents are required to obtain, file and publish certificates of authority issued by the Auditor in the same manner company certificates are obtained, filed and published. Certificates to be renewed annually.

Taxes.—A tax of two per cent on gross premiums collected within the State is imposed, to be paid to the Treasurer when the usual statement is filed. Life companies that invest in the State the whole of their net premiums collected in the State, are required to pay but one-third of the above-named tax. Agents in the city of Wheeling must obtain a certificate from the city clerk entitling them to do business, and each must make returns, on or before the fifteenth day of July and January of each year, of the premiums received, upon which the city is authorized to levy a semi-annual tax of one and one-half per cent. An act passed in 1887 imposes what is termed a corporation tax of \$50 on each company.

Fees.—For filing annual statements, \$10 each; for certificates to agents, \$5 each. Other fees charged in accordance with reciprocal legislation.

Penalties.—Any company or agent failing to make returns as required, or to pay the specified taxes and fees, incurs a penalty of not less than \$100 nor more than \$1000. Any person transacting any business for a company that has not fully complied with the laws shall forfeit \$50 for each offense.

WISCONSIN.

SUPERVISING OFFICER—PHILIP CHEEK, JR., COMMISSIONER OF INSURANCE, MADISON.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement, sworn to by the president, vice-president or other chief officer, showing its condition. Each company must execute a written instrument appointing some resident of the State its attorney to accept service of legal process. Such instrument must also stipulate in the case of fire and marine companies that the company will not remove from a State to a United States court any suit brought against it by a resident of the State. Service of legal process may also be made upon any agent of the company. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually.

EXAMINATIONS.

The Commissioner is authorized to examine all companies doing business in the State, and if any one is found to be in an unsound condition to revoke its authority, and shall publish a notice of such revocation. He may publish the result of any examination if he deems it for the interest of the public to do so. A fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities and the insurance reserve shall not be permitted to do business in the State. A life company will not be permitted to transact business if its assets over all liabilities are not equal to the premium reserve.

AGENTS.

Each agent must obtain from the Commissioner a certificate entitling him to do business. Certificates to agents of fire and marine companies are renewable on the 1st of February of each year, and those of life agents on the 1st of March. Each member of a firm requires a certificate.

LIFE COMPANIES.

Each company must possess assets of at least of \$100,000 invested in securities approved by the Commissioner. The Commissioner is authorized to value all policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, unless such policies shall have been valued by the proper officer of some other State. Annual statements must be filed, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company doing business in the State must have a capital of not less than \$200,000 actually paid up and properly invested. Where a total loss occurs of any insured property, without any criminal fault on the part of the insured, the amount named in the policy shall be deemed to be the amount of loss sustained by the insured, and regarded as the measure of damage. All companies are limited in their advertisements to stating such assets as are held for the sole protection of holders of fire policies, and any advertisement intended to show the financial condition of the company may only state the actual capital paid in and the surplus over all liabilities, including such capital and the reinsurance reserve, and such advertisements must correspond with the annual statement filed with the Commissioner. The reinsurance reserve is computed at fifty per cent of the premiums on all unexpired fire risks and the full premiums on unexpired marine and inland risks. Annual statements must be filed, on or before the 1st of February in each year, showing the condition of the company on the 31st of December preceding, and shall be published for two weeks in the official State paper, and in one daily paper of general circulation published in the city of Milwaukee.

ACCIDENT COMPANIES.

Accident companies must possess a cash capital of not less than \$100,000 and must have \$100,000 or more on deposit with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. Annual statements, taxes and fees required the same as of fire and marine companies. The reinsurance reserve must be maintained at fifty per cent of the premiums on all unexpired risks.

FOREIGN COMPANIES.

Each company must have at least \$200,000 on deposit with the proper officer of some State, or vested in trustees who are residents of the United States, for the benefit of all policyholders in the United States, and the fact that such deposit is so held must be properly certified to the Commissioner. In the absence of such certificate, the sum of \$50,000 must be deposited with the State Treasurer.

Taxes.—A tax of two per cent on gross premiums is imposed, and the amount of premiums collected in the State must be certified to the Commissioner at the time of filing the annual statement, and the tax paid thereon before its certificate of authority can be renewed. In all incorporated cities or villages having organized fire departments, a tax of two per cent on the gross premiums collected in such city or village must be paid for the benefit of such fire department. Every agent must give a satisfactory bond in the sum of \$1000, with approved sureties, to the treasurer of the fire department, conditioned that he will pay to such treasurer, on or before the 1st of February of each year, the taxes due on premiums collected during the year ending December 31st preceding. Life companies must pay an annual tax of \$300. Other taxes in accordance with reciprocal provisions of the statutes.

Fees.—For filing certified copy of charter, \$25; for filing annual statements, \$25 each; for issuing certificates to life agents, \$1 each; to fire and marine agents, \$2 each; for copies of papers on file, fifteen cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred; for valuing life policies, one cent for each \$1000 of insurance. Other fees dependent upon reciprocal legislation.

Penalties.—Any company or agent doing business without having obtained a certificate of authority is liable to a fine of not less than \$50 nor more than \$1000. Any person making a false statement incurs a penalty of not less than \$500 nor more than \$1000.

WYOMING TERRITORY.

SUPERVISING OFFICER—JOSEPH B. ADAMS, INSURANCE COMMISSIONER, RAWLINS.

GENERAL REQUIREMENTS,

Each company must file with the Auditor a certified copy of its charter and a statement, verified by the oath of the president, or vice-president and secretary, showing its condition. It must also file a power of attorney designating one agent in each county wherein it does business, resident at the county seat, to accept service of legal process. Each company must have a capital of not less than \$300,000 fully paid up and properly invested.

AGENTS.

Each agent must obtain from the Auditor a certificate authorizing him to do business. In all advertisements agents must state the location of the company, giving the name of the State under whose laws it was organized.

FIRE AND MARINE COMPANIES.

Each company must obtain a certificate from the Auditor that it has complied with the laws, and must publish the same in two newspapers of general circulation, one of which is published at the Territorial Capital. The reinsurance fund is computed at fifty per cent of the premiums on the unexpired risks having one year or less to run, and *pro rata* on all having a greater period to run. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. Companies not required to report business done in the Territory.

Taxes.—The excess of premiums collected in the State over losses and ordinary expenses is liable to be taxed the same as other property, and each agent must make returns to the proper officer in the county where he is located and pays taxes thereon. Agents are held personally liable for all taxes.

Fees.—For filing copy of charter, \$25; for filing annual statement, \$15; for certificate to agents, \$1 each; for copies of papers on file, ten cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred.

DIGEST OF INSURANCE DECISIONS.

SUMMARY OF RECENT DECISIONS OF UNITED STATES AND STATE COURTS.

COMPILED EXPRESSLY FOR THE INSURANCE YEAR BOOK FOR 1888-89.

IN the pages immediately following, we present a digest of some of the more recent decisions in life insurance and fire insurance cases. It is not intended to be a complete summary of decisions, but a reference to the more prominent cases. We have endeavored to give the point in each case as clearly as possible, divested of much of its legal verbiage. The reference, however, in each one is carefully preserved as a guide to those who may desire to obtain a full report of any individual case. Many material points of importance will be found to be embraced in these decisions.

DECISIONS RELATING TO LIFE INSURANCE.

PAYMENT OF INDUSTRIAL POLICY.

In a suit on a policy of life insurance under the system known as industrial insurance, Schaffer, the plaintiff below, is the beneficiary named in the written application, which was made part of the policy. The fifth condition of the policy provided that "the production by the company of this policy and a receipt for the sum assured, signed by any person furnishing proof satisfactory to the company that he or she is the beneficiary, or an executor or administrator, husband, or wife, or relative by blood, or connection by marriage of the assured shall be conclusive evidence that such sum has been paid and received by the person or persons lawfully entitled to the same, and that all claims and demands upon said company under this policy have been fully satisfied."

HELD—That payment to the daughter of the insured, who produced the policy and the premium receipt-book, and her receipt constituted a complete defense to the company against any claim of the beneficiary named in the application. If the beneficiary had a vested interest in the policy, the fifth condition operated as an appointment by the parties to the contract of insurance of various persons, any of whom were authorized to receive payment of the sum agreed to be paid on the death of the insured.

New Jersey Supreme Court.—*Ex Rel. Metropolitan Life Insurance Company vs. Schaffer.*

LACK OF INSURABLE INTEREST VOIDS POLICY.

In this case the company made a defense upon the ground that the beneficiary had no insurable interest in the life of the insured, he being neither a relation nor connection by

marriage, nor a creditor of the insured, and showed that all the premiums had been paid by one Joseph Geier; that the insured was of intemperate habits and was in the habit of drinking at said Geier's saloon; that Geier had admitted to one of the company's agents shortly before the death of the insured, "That this was a little outside speculation of his; this fellow (meaning the insured) would soon drop off, and he expected to make some money out of the company." It was also shown that the administrator, who was plaintiff in the suit, had known nothing whatever of the existence of the policy until notified by the agent of the company after the death of the insured, and that no money had been paid by the insured himself or by any of his family on account of the premiums on said policy.

HELD—The court entered judgment for defendant without filing an opinion.

United States Circuit Court, Western District of Pennsylvania.—*Administrator vs. Joseph Geier*.

FAILURE TO PAY PREMIUMS VOIDS POLICY.

This was an action under a policy providing that it should become void on failure either to pay annual premiums when due, or interest on outstanding premium notes annually in advance, and subsequently provided for a paid-up policy, and relieved the insured from the payment of any subsequent premiums when due.

The policy was surrendered after the payment of certain annual premiums and was thereupon converted into a paid-up policy for a proportionate amount of the insurance, subject to the terms and conditions of the original policy.

HELD—A failure to pay annual premiums after a specified number of payments, such saving clause cannot, by implication, be extended to cover a failure to pay interest on premium notes. Such paid-up policy ceased and determined.

Connecticut Supreme Court.—*Holman vs. Connecticut Life Insurance Company*.

ONE MAY ASSIGN POLICY ON HIS OWN LIFE.

W. L. Red took out a policy of insurance on his own life, payable to him or his legal representatives. After paying the premiums for several years, he assigned the policy, in writing, in conformity with its provisions, for value, to one Murphy, who had no insurable interest in the insured life. Murphy paid the premiums on the policy until Red's death, and then collected the money due on the same. After this he died, and Mrs. Red, widow and only heir of W. L. Red, brought suit against appellant, his administrator, to recover the amount collected on the policy. Judgment in the lower court was in her favor. On appeal being taken, the court

HELD—That the holder of a policy of insurance on his own life, valid in its inception, may assign or dispose of the same as he may of any other chose in action, if there is nothing in the terms of the policy to prevent. The assignee or purchaser of such policy, transferred according to its terms, is entitled to the proceeds of the same, notwithstanding he may have no insurable interest in the life insured. Judgment reversed.

Mississippi Supreme Court.—*Murphy, Administrator, vs. Red*.

UNTRUE STATEMENTS OF MATERIAL FACTS VOIDS THE POLICY.

In a suit for payment under a policy of life insurance, the defendants claimed that the answers contained in the application were not strictly true and that inconsistent expressions were contained therein. One part tended to show that the answers were warranties and another part that they were representations.

HELD—That the answers are not absolute warranties but in the nature of representations; or, if warranties, only of an honest belief of their truth; that any untrue statement or suppression of fact material to the risk will vitiate the policy and thus bar a recovery, whether intentional or not; that such statement of an immaterial fact, though untrue, will not avoid the policy, unless the party knew it was false or was negligently ignorant of it; and that the inquiries as to the symptoms of disease were not intended to be absolutely material, unless they had existed in such appreciable form as would affect soundness of health or have a tendency to shorten life.

Alabama Supreme Court.—*Alabama Gold Life Insurance Company vs. Johnson*.

MISREPRESENTATION AS TO OTHER INSURANCE.

This was an action on a policy of life insurance issued to F. P. Sulser, deceased, in the sum of \$2000. The policy was on the tontine plan and would have matured in the year 1903. Insured died in the year 1885. The complaint claimed due performance of all the conditions imposed upon the insured by the terms of the policy, that proofs of death were duly furnished, and alleges that the defendant company refuses and neglects to pay the claim. The company alleges in defense that the application being part of the contract and that the deceased had warranted the answers in this to be true, and had stated that he had no other insurance on his life when at the same time he held a certificate in the Knights of Honor, a benevolent society, a fact which the company had no knowledge of until after his death. Further, that the defendant corporation is organized under the laws of Connecticut and not of Indiana; that the application and contract for insurance was taken by an agent in Cincinnati, Ohio; that all renewals were taken in Ohio, or directly with the home office; that the general agent on whom service was, had nothing to do with the contract or anything connected therewith, that the defendant had never been notified by publication or otherwise of the pendency of the suit, and that the general agent was never acknowledged as the attorney upon whom process could be had, and that the court had no jurisdiction. Trial was had to a jury and the evidence heard, whereupon the court instructed the jury to return a verdict for the plaintiff, for the amount with interest.

Indiana Supreme Court.—*Charles Schol, Administrator, vs. Continental Life Insurance Company.*

DETERMINING THE RIGHTS OF CLAIMANTS.

This was an action to determine the rights of the claimants under a policy of life insurance. A took out an endowment policy on his life for the benefit of his mother, who with his sister furnished the money to pay the first premium. After paying several premiums, A, who in the meantime had married, surrendered the policy, and then, without the knowledge of his mother, who had been told that the policy was for her benefit, a new one was issued payable to his wife, it being stated that the new policy was a continuation of the old one. After two full premiums had been paid under the conditions of the policy certain valuable rights would accrue to the beneficiary.

Held—Upon the death of A, that a trust had been created in favor of the mother, and that A, not having reserved a power of revocation in the first policy, a transfer to the wife could not be made without the consent of the mother.

Massachusetts Supreme Court.—*Pingrey vs. National Life Insurance Company.*

The plaintiff, a resident of New York, took out in New York a policy of life insurance called a "tontine policy" in the defendant company, a corporation incorporated under the laws of New York, but also having an office and an agent to accept service of process in Massachusetts. By the terms of the policy the plaintiff, at the end of the tontine period, having performed his part of the contract, was to receive a certain sum, together with accumulations accruing to that class of policyholders from interest and dividends. At the end of the tontine period the plaintiff, being dissatisfied with the amount awarded him by the defendant, brought a bill in equity in Massachusetts for an account of the amount due him upon his policy. Defendant filed a general answer, not objecting to the jurisdiction of the court.

Held—That the defendant must be held to have waived any objection to the jurisdiction of the court, and that, although the defendant's books were in New York, and it would be a matter of inconvenience for it to account to the plaintiff in Massachusetts, the latter was a creditor, and not a member, of the defendant corporation, and was entitled to an account.

Massachusetts Supreme Judiciary Court.—*Pierce vs. Equitable Life Assurance Society.*

DISQUALIFICATION OF JUROR.

A policy of insurance had been issued by the appellee on the life of the husband of the appellant. In the trial of the case the jurors were asked if any of them held a policy in the defendant company, and on his statement that he did not, that particular juror was accepted

and served on the trial. It was subsequently shown that the juror had a policy in the defendant company on his own life in favor of his wife. On appeal it was

HELD—That such juror was incompetent, and that a general question directed to the whole jury was sufficient to call the attention of such juror to the existence of such a policy on his life. In the examination of the jury counsel are not required to call their attention to disqualifying matters with technical stricture. All that need be done is to fairly call the juror's attention to the subject on which information is sought, and indicate to him with reasonable certainty and clearness the purpose of the question. Judgment reversed and new trial ordered.

Indiana Supreme Court.—*Carrie Pearcey vs. The Michigan Mutual Life Insurance Company.*

BENEFICIARY HAS VESTED RIGHTS IN POLICY.

The policy in this case was made payable to O., F. and T., "share and share alike, or their legal representatives." After the issuance of it T. died, and at the death of the insured the payment of the policy was contested.

HELD—That T. had a vested interest in the policy, and the money to become due under it, which immediately on his death went to his distributees, and did not survive to the other beneficiaries named in the policy.

West Virginia Supreme Court.—*Macauley and others vs. Central National Bank.*

POLICY GIVEN TO SECURE A DEBT NOT A WAGER POLICY.

This was an action brought by the administrator of an estate to recover the amount paid the defendant on a policy of life insurance effected under the following circumstances. A policy of insurance had been given on the life of G. in favor of H. to whom he was indebted in the sum of \$750. The amount of the policy was \$3000, H. to pay the premiums. This insurance was effected in good faith, and on the death of G. the company paid the money to H. H. claimed further that he had paid premiums on former policies on G.'s life, which had been canceled, and that these formed part of his insurable interest; also that the policy was intended as collateral security.

HELD—That the disproportion between the actual indebtedness and the sum insured did not, under the circumstances of the case, create a presumption that the insurance was a wagering contract; nor in the absence of positive evidence, that it was intended as collateral security merely. That the attempt on his part to reimburse himself for his outlay was not immoral or a wagering contract, and that in the absence of objection by G. no one could object to it but the company. A declaration by a debtor, that he had given H. "a policy of life insurance on my life, and after my death, why, of course, he can realize what I got from him," is not, even though uncontradicted, conclusive that the policy was intended as collateral security.

Pennsylvania Supreme Court.—*Grant's Administrator vs. Kline.*

AGENT CANNOT WAIVE REQUIREMENTS OF COMPANY.

A mutual association policy contained a provision that it should not be in force until the payment of the annual dues either to the company or to its agent. An agreement had been made by the insured with the agent to pay the dues when he received the policy. Attached to the policy was a receipt for the dues signed by the president, but was to be countersigned by the agent on receipt of the dues. The policy was sent to the insured without being signed by the agent or the receipt attached. Claim was advanced that the agent had dispensed with the prepayment of dues.

HELD—That the prepayment of dues was a condition precedent to make the policy effectual. That the non-signing of the receipt was a declaration that the required precedent payment had not been made, and must be made before the policy could become effectual. The general agent had no authority to dispense with prepayment of dues. The prepayment being stipulated for in the application, it was brought to the knowledge of the insured and constituted an essential part of the contract of insurance which the agent had no power to dispense with.

North Carolina Supreme Court.—*Ormand vs. Mutual Life Association.*

MARRIED WOMAN COMPETENT TO MAKE CONTRACT FOR INSURANCE.

This is an action brought by a married woman on an endowment policy. She had taken out on her own life a fifteen-year endowment policy, which contained the usual clauses and stipulations as follows: The policy should cease if the assured neglected to pay the premiums, or interest on outstanding premium notes, in advance, or the notes when they matured. After the payment of two or more annual premiums, if further premiums were not paid, the company would issue a paid-up policy in place of the original endowment policy. Further it provided that all payments and dividends should be forfeited to the company when it should cease. After paying the first two premiums in money and notes, the assured defaulted and applied for a paid-up policy, agreeing at the same time to pay in advance annually the interest on her outstanding premium notes. This policy was endorsed by the company. No interest was paid on the notes, and at the maturity of the policy payment of the policy was demanded but refused. Suit was then brought by her to recover the amount she had paid under the policy, she claiming that she was incapable of contracting, being a married woman, and that there was no consideration for her payments.

HELD—That she could not recover. The paid-up policy was forfeited by reason of the non-payment of interest on the outstanding premium notes. That if the assured was capable of taking the original policy she was also capable of exchanging it under the provision for conversion into the so-called "paid-up" policy. And that under the Rhode Island statute a married woman is capable of entering into a valid contract of insurance on her own life for her own benefit, by means of her separate funds, and such contract is not rendered void by the fact that notes made by her, which would not bind her personally, were received in part payment of premiums.

Rhode Island Supreme Court.—*McQuitty vs. Continental Life Insurance Company.*

REVIVING A POLICY WITH NEW WARRANTIES.

A life insurance policy had become forfeited by non-payment of premiums, and a "revival application" was made, asking that the policy be revived. The application contained representations as to the insured during the period between the issuing of the policy and the date of the revival application, and a warranty that such representations (as well as the representations of the original application) were true, and that otherwise the insurance would be void. Containing also an agreement that the liability of the insurer was not to exist until the revival was assented to, and when the insurer afterward assented by a written approval of the revival application, it was

HELD—That upon such assent, the original contract, with all its terms, became reinstated, and there were also incorporated into the contract, which then arose, the new terms expressed in the revival application, and thereby the representations therein contained became part of the contract, and that the truth of each was warranted. The forfeiture of such a policy by non-payment of premiums may be waived, and such waiver will generally be inferred from a receipt of the premiums after forfeiture. Upon such a waiver the pre-existing contract doubtless becomes reinstated upon its original terms. Such a forfeited policy may also be expressly revived, and in such case the revival may be upon such terms and conditions as the parties agree to.

New York Supreme Court.—*Metropolitan Life Insurance Company vs. McTague.*

AN ASSIGNEE OF A POLICY NEED NOT HAVE INSURABLE INTEREST IN INSURED.

The claimants of the fund which was paid into court were respectively assignees of the policy of life insurance out of which the fund arose. Henry J. Stroh, on whose life the risk was taken, assigned the policy to defendant Fisher in payment and discharge of a debt, and not merely as security therefor. Fisher made an out and out purchase of the policy and became the absolute owner of the same. He then assigned it to the United States Savings Institution as security for a debt which he owed that bank. Subsequently, by a purchase of the debt, Holthaus succeeded to all the rights of the bank under the policy. Fisher contended that, as neither the bank nor Holthaus was a creditor of Stroh, they had no insurable interest in the assured life, and consequently that Holthaus was not entitled to the fund.

Held—The controversy is between two successive assignees of a policy, and not between an assignee of a policy and the personal representative of the assured. It is conceded by the pleadings that one or the other of the assignees of the policy is entitled to the fund; and in that view of the matter, and for the reasons above indicated, the court is of the opinion that Holthaus has the superior right. A decree will be entered disposing of the fund in the manner above indicated.

United States Circuit Court, E. D. Missouri, Equity Division.—*Connecticut Mutual Life Insurance Company vs. Fisher and another.*

APPLICATION OF RECIPROCAL STATUTES.

This was an action brought by two insurance companies against the Superintendent of Insurance in Ohio to compel him to admit them to continue their business in that State. The companies claimed that they had complied with the laws of the State; that they had paid and offered to pay an amount that would be due if the rule of taxation provided by the laws of Massachusetts were applied to their business in Ohio, and that they were entitled to be permitted to do business in Ohio the present year. The Superintendent demanded a larger sum, and threatened to deprive the company of its right to carry on business in the State if not paid. This suit was brought to compel the Superintendent to accept the amount tendered as in full of all rightful demands. The Superintendent based his refusal on the following: Section 2745, Revised Statutes, provides that every agency of an insurance company organized out of this State shall return to the Auditor of the county where such agency is located, in the month of May annually, the amount of gross receipts of such agency, which shall be entered upon the tax list, and be subject to the same rate of taxation as other personal property, and prescribes the rate of taxation upon every foreign insurance company doing business in this State. Section 282, Revised Statutes, provides that when by the laws of any other State, any taxes are imposed on insurance companies of this State doing business in such State, the same obligations shall be imposed upon all insurance companies of such other State doing business in this State, but is operative only when it is shown that the law of the State where such company is organized taxes Ohio companies doing business there at a rate higher than foreign companies are taxed by the mode provided by section 2745.

Held—That in such case, the Superintendent of Insurance is authorized to assess and collect from such foreign company, in addition to such tax on the gross receipts, such sum as will be sufficient to make the total equal to the amount that would be realized were the rule of taxation of the State, under whose laws the foreign company is organized, applied to such company's business transacted in this State, but no more. Where a foreign insurance company has furnished to the Superintendent of Insurance a certificate of the valuation of its policies in force on the thirty-first day of December preceding, upon the lives of citizens of this State, made by the proper State officers of the State under whose laws such company is organized, and such valuation is according to the standard provided in Section 279, Revised Statutes, such Superintendent is not authorized to require compensation for valuation of such policies, notwithstanding such company has paid a like charge in former years, and has furnished to such Superintendent, at his request, the data from which such valuation was made.

Ohio Supreme Court.—*New England and John Hancock Mutual Life Insurance Companies vs. Reinmund, Superintendent of Insurance, etc.*

APPLICATION FILLED BY AGENT AT REQUEST OF INSURED.

Assumpsit brought upon two insurance policies in the defendant company executed to Mercy Victoria Brown and payable at her death to plaintiff. Defendants claimed that certain statements in the application were false and avoided the policy. In the lower court plaintiff recovered and an appeal was taken. Upon the various points raised the court

Held—Evidence that the agent, having verbally received answers from the insured to questions in the application had, after securing her signature in blank, afterwards on his own motion gone away and filled out the application, did not justify an instruction from the court that the answers could not be considered those of the insured. The question was for the jury whether the answers as written did not agree with those verbally communicated. An instruction re-

garding an answer as to last medical attendance, that the jury were not to consider any merely social call of a physician, but an attendance for sickness, was error in the absence of evidence of such call. They should have been instructed that the attendance must have been for some ailment of importance, not for some trivial matter. Where a subsequent application was made for a second policy, the insurer was not bound to take note of the variance of the answers made in the first application and are not precluded from setting up false answers in the second. Some disease of a serious nature must be found in order to find the answer of "good health" untrue. Where the application stated that insured had been treated by Dr. H., it was error to exclude the evidence of Dr. H. as to the fact.

Michigan Supreme Court.—*Brown vs. Metropolitan Life Insurance Company.*

ACTS OF COMPANY WAIVE POLICY CONDITIONS.

In an action upon a policy of life insurance brought by the administrator of insured's estate, the company claimed misrepresentation in the answers filed in the application. The evidence showed that one of the questions in the application was as follows: "Has any application been made to this or any other company for assurance on the life of the party? If so, with what result? What amounts are now assured on the life of the party and in what companies? If already insured in this company, state the number of policy?" The answer given was, "\$10,000, Equitable Life Assurance Society." The insured had also applied for insurance elsewhere, but had been refused. A condition of the policy was that if the habits of the insured were subsequently changed so as to make the risk more than ordinarily hazardous, the contract should be void. The company had been notified of such a change in the habits of the insured, and accepted a premium afterwards.

HELD—That the failure to state the fact was not a fraudulent suppression of facts or misstatement, even though intentional. The response was an answer to only one of the four questions, and the company should have required answers to the others if it desired them. Acceptance of a premium after notice of such change was a waiver of forfeiture.

United States Supreme Court.—*Phenix Mutual Life Insurance Company vs. Raddin, Special Administrator.*

WHERE DEFENSE SETS UP HABITUAL INTOXICATION, THE BURDEN OF PROOF RESTS ON COMPANY.

The Muskegon National Bank recovered judgment in the Circuit Court of the United States for the Southern District of New York against the Northwestern Mutual Life Insurance Company, upon a policy of insurance on the life of Erwin G. Comstock, and to this judgment this writ of error was directed. The bank held insurance upon the life of Comstock, its debtor, for the sum of \$20,000. On the trial the company alleged habitual intemperance on the part of the insured, which was a violation of the condition contained in the application that the insured "is not and will not become habitually intemperate." The defendants assigned as error the exclusion of answers to questions propounded to witnesses for the defendants on the trial, as also refusal of the court to give certain instructions to the jury. On appeal the court

HELD—That the meaning of the words "is not and will not become habitually intemperate" was a question for the jury. The burden of proof was on the company to show habitual intemperance. Instructions that a single or occasional excess does not make a man a drunkard, but a habit of life of indulging frequently with violence in excessive fits of intemperance, will justify such a finding, was sufficient under the circumstances. It would not be admissible to attempt to define to the jury approximately the frequency of indulgence. Opinions of a witness as to the effect of habits four years later, are inadmissible. Evidence of a conversation with a physician four years prior to the issue of the policy regarding the insured's having a probable attack of delirium tremens, is inadmissible.

United States Supreme Court.—*Northwestern Mutual Life Insurance Company vs. Muskegon National Bank.*

BENEFICIARIES UNDER POLICY CANNOT BE CHANGED BY WILL OF INSURED.

A man took out two policies of insurance on his life—one payable to his wife and children, and a second to his executors, administrators or assigns. Before his death he in-

dorsed the second policy as follows: "I hereby hand over to my wife all the interest in this policy for the benefit or herself and children." Plaintiff sued on the policies for the benefit of herself and children.

HELD—That she was entitled to recover on the first policy, but not on the second.
Nova Scotia Supreme Court.—*Bliss vs. Aetna Life Insurance Company.*

WINDING UP AN INSOLVENT COMPANY.

A mutual life insurance company of Connecticut, licensed to do business in Missouri, became insolvent, and the Insurance Commissioner began proceedings in the Supreme Court of Errors of Connecticut to annul its charter and wind up its affairs. Holders of running policies in Missouri commenced suits by attachment in the courts of that State to recover the reserve value of their policies, upon the theory that the insolvency of the company worked a breach of the contract of insurance, and entitled them to sue for the present value thereof; but it was decided that they were barred by and must be remitted to the prior proceedings in Connecticut.

HELD—That the principle of the above case applied to an action in Missouri by the holder of a death claim.

United States Circuit Court, Missouri.—*Weingartner and others vs. Charter Oak Life Insurance Company.*

LIFE INSURANCE FOR BENEFIT OF CREDITOR.

In this action on a policy of life insurance it was conceded that the policy for \$3000 was taken out and immediately assigned to one Bloach to secure a debt of \$100 due him by the insured. Subsequently one-half interest was assigned by Bloach to the appellant herein, but the insured was not a party to this last assignment. On the death of the insured the company divided and paid the amount to Bloach and Cooper. The administrator brought suit, alleging that the disproportion between the insurance, \$3000, and the debt, \$100, was so great, as matter of law, that the transaction was a wager, and disputed the right of the assignees to retain more than the amount of the debt, premiums paid on the policy and interest thereon. Assignee Cooper appealed.

HELD—That where there is no accurate rule by which it may be determined from the proportion between the amount of a creditor's life insurance policy and the amount of the debt, whether the contract is a wager or not, it may be safely said that when the life of a debtor who owes but \$100 is insured by his creditor for \$3000, the transaction is within the prohibition against wagering policies. In such a case the court should declare, as matter of law, that no more can be recovered by the creditor than is sufficient to reimburse him his debt, the premiums he has paid and interest.

Pennsylvania Supreme Court.—*Cooper vs. Weaver, Administrator.*

POLICIES GOVERNED BY STATUTES OF THE STATE WHEREIN THE APPLICATION IS MADE.

A policy of insurance was issued by a New York company to a citizen of Missouri, upon an application made in Missouri, and forwarded to the company in New York, where it was accepted, the policy drawn and signed, and returned to Missouri to be delivered to the insured, by the terms of which policy the premiums were to be paid to the company in New York, and the sum insured, when due, to be payable at the office in New York. Section 5983 of the revised statutes of Missouri provides that "no policy of insurance on life hereafter issued by a company authorized to do business in this State shall, after payment of two full annual premiums, be forfeited or become void by reason of non-payment of premiums, and also provides for temporary insurance." Section 5985 provides that upon death of the insured during the term of temporary insurance, as provided in section 5983, and when no condition of the policy is violated except non-payment of premiums, the company shall be liable for the full amount insured, as if there had been no default in payment.

HELD—That such policy is subject to the Missouri statutes governing policies of life insur-

ance delivered in that State; that a provision in a policy which required the payment of three full annual premiums before the insured was entitled to temporary insurance is void.

United States Circuit Court of Missouri.—*Wall vs. Equitable Life Assurance Society.*

BENEFICIARY CANNOT BE CHANGED BY WILL OF INSURED.

In an action upon a policy of life insurance to determine the rightful beneficiary, it was shown that the insured, during his life-time, procured a policy of insurance on his life, payable to his wife, upon which, with the exception of two or three, the wife paid the premiums.

HELD—That the fact of the decedent giving the policy to his wife by his will, while it might be evidence as to how he understood it, could have no effect to change the contract, which was evidenced by the policy itself, or to determine in whom was the right to its benefit. Judgment reversed.

Supreme Court of Illinois.—*Pineo and others vs. Goodspeed, Executor.*

COMPANY BOUND TO NOTIFY AGENT'S SURETY OF HIS MISCONDUCT.

This was an action against the surety of an agent of a life insurance company for breach of duty, etc., upon the part of the agent. The surety took as defense that the company knew of the breach of duty and misconduct, but fraudulently failed to inform the surety thereof.

HELD—That the failure by a life insurance company to communicate to a surety of its agent its knowledge of any misconduct by such agent will discharge the surety from further liability on the bond only when such misconduct is of a character that if it had occurred before the giving of the bond it would have been a fraud by the company not to disclose it to the proposed surety. It is unjust to a company to require it, as between it and the surety, to be on its guard against every act which might possibly proceed from dishonest intentions when the surety has vouched for the absence, and continuing absence, of such dishonest intention.

Superior Court, Cincinnati, O.—*National Life Insurance Company vs. Olhaber.*

WHERE A CREDITOR IS NAMED AS BENEFICIARY, HE IS ENTITLED TO AMOUNT OF POLICY.

By agreement a debtor applied for insurance for the benefit of his creditor, to whom he owed \$600. In the certificate received, his creditor (Amick) or his heirs and assigns were designated as the beneficiaries, and entitled at his death to \$2000. It was agreed that the debtor might at any time pay the debt and cost of insurance, etc., and have the policy turned over to him. This he failed to do, and died a year after. After deducting the amount of the indebtedness and the sums advanced for the insurance, the excess received from the company amounted to \$1251. The lower court decided that this belonged to the administrator, and from this judgment Amick appealed.

HELD—That where a debtor at the solicitation of his creditor, to whom he owed \$600, effected an insurance on his life for the benefit of his creditor, the latter being the designated beneficiary, and agreeing to pay the expense of effecting the insurance and of keeping the policy in force, with a condition that the debtor might at any time pay the debt and reimburse the creditor for outlays in effecting and maintaining insurance and entitle himself thereby to an assignment of the policy—after the death of the insured and the payment of the amount named in the policy to the beneficiary (Amick), an action cannot be maintained by the administrator of the insured against the beneficiary to recover the excess paid over the indebtedness. Judgment reversed.

Indiana Supreme Court.—*Amick vs. Butler, Administrator.*

CONTRACT IS COMPLETE WHEN POLICY IS ISSUED AND PREMIUM TENDERED.

This was an action to enforce the surrender of a policy and the payment thereof. The evidence showed that in July of 1885 the plaintiff's husband took out a policy on his life for her benefit. The application and medical examiner's report were forwarded to the general agents, but a delay of about a week occurred by their returning a certain paper for correction. The papers were then forwarded to the home office of the company. A policy was there duly executed and forwarded to the agent, whom it reached early in August. The same day the

agent called at the office of the insured but did not find him. He called the next day but found that the insured was detained at home by sickness; he again called on the following day but the insured was still at home, though his sickness was not of a serious character. His partner, learning the agent's business, offered the premium and requested the delivery of the policy to him. This the agent declined to do on the ground that the policy did not go into effect until the first premium was paid in the life-time and good health of the applicant. The premium was therefore not paid. The applicant grew worse and died early in September.

HELD—That when an application for insurance has been regularly made and the applicant has been accepted, after medical examination, by the company, and the premium has been tendered, the applicant standing ready to pay the first premium upon the delivery of the policy, the contract of insurance as between the company and the applicant is complete, and it may be enforced—although the policy, by reason of the negligence of the company's agent, is not delivered, and the applicant in the meantime falls sick and dies.

United States Circuit Court of Tennessee.—*Younge vs. The Equitable Life Assurance Society.*

THE INSURED CANNOT ASSIGN THE INTEREST OF HIS WIFE IN HIS INSURANCE.

This was a bill for interpleader. A policy for \$2000 was taken out by the insured in the complainant company on his life. Prior to his death and before his intermarriage with Mrs. Watson he assigned his interest in the policy to one Hinton to secure an alleged indebtedness for losses resulting from buying and selling contracts for future delivery of cotton. At his death the widow made proof of the death and qualified to settle with the company. They refused to settle with her unless she would consent to the payment of \$800 to Hinton to cover the assignment. She refused her consent and in no wise recognized the validity of the assignment, and brought suit for the face value of the policy, twenty-five per cent damages and \$200 counsel fees, allowed under section 2850 of the Code of Georgia, relating to insurance companies refusing to pay their policies when due. Hinton notified the company not to pay the amount to her, and the money was paid into court.

HELD—That, on the trial of a bill of interpleader, between a life insurance company and the administratrix of a deceased policyholder, and a claimant of the fund due on the policy, under an alleged assignment, the assignee is incompetent to testify to any transaction with the insured in the life-time of the latter, either by the law of Georgia or Revised Statutes United States. If, under the guise of a contract to deliver goods at a future day, the real intent be to speculate in the rise or fall of prices, and the goods are not to be delivered, but one party is to pay the other the difference between the contract price and the market price of the goods at the date fixed, the whole transaction is nothing more than a wager, and is null and void. That, where the agents of a life insurance company show active sympathy with one who claims the proceeds of a policy, against the legal representative of the insured, and refuse to pay any part of the same until such claimant is satisfied, although such claim is for a portion only, it is evidence of bad faith, in the meaning of section 2950 of the Code of Georgia, and the company may be proceeded against for twenty-five per cent damages and \$200 counsel fees. And this is especially true where the policy stipulates that "the company will not notice any assignment of its policy until a duplicate or certified copy thereof shall be filed in the company's home office," and where the company admits it has no notice of such assignment, and no such assignment and no such duplicate has been filed. Judgments for \$2000 and all costs in favor of Mrs. Watson.

United States District Court of Georgia.—*Mutual Life Insurance Company of New York vs. Watson and others.*

POLICY RENEWED BY HUSBAND AFTER DEATH OF HIS WIFE WHO WAS THE BENEFICIARY.

A husband insured his life for the benefit of his wife, and she paid the premiums until her death, when the husband agreed with the company to allow the policy to lapse for non-payment of premiums, and a second policy was issued to himself and representatives.

HELD—That the proceeds of the second policy should be pro-rated and divided equally between the administrators of husband and wife.

Maine Supreme Court.—*National Life Insurance Company vs. Haley.*

CONTRACT AGREEMENTS MUST BE OBSERVED OR POLICY IS FORFEITED.

A policy of insurance was issued to plaintiff on his life in 1870 by the defendant company. The premiums were to be paid semi-annually, and if not paid when due a forfeiture would result. The policy also provided that after three annual payments, should the assured fail to make further payments, the company would, if the policy was surrendered within thirty days after the unpaid premium fell due issue a paid-up policy for the amount of premiums paid. Premiums were paid up to 1877, but being unable to pay one that year he gave the company his note which stipulated that if he failed to pay the note at maturity all claims to further insurance and benefits under the policy should become void and forfeited. He failed to pay the note when it fell due and the company renewed it for two months. At the expiration of that time he again failed to take it up, but tendered the amount about ten days later. The company then refused to receive it, however, and claimed a forfeiture of the policy. In an action to obtain a paid-up policy for \$1700, the amount of paid-up premiums at the time of the default, it was

HELD—That a forfeiture had accrued, and that he was not entitled to the paid-up policy. New York Court of Appeals.—*Holly vs. Metropolitan Life Insurance Company*.

RECEIPT OF PREMIUM DOES NOT WAIVE POLICY CONDITIONS.

A life policy provided that it should be void if deceased engaged in certain occupations, including that of brakeman on a railroad, and the insured engaged in such occupation, notifying the insurance company, and receiving a reply that the policy was forfeited while so engaged, but would be revived on quitting the employment. Subsequently the insured paid a premium thereon, and soon after was killed by an accident on the railroad.

HELD—That the receipt of the premium was not a waiver of forfeiture of the policy; that the only office of the receipt given by the company for the premium was to acknowledge the payment of the premium, and avoid the effect of the condition forfeiting the insurance for non-payment of the premium. Neither did it, nor was it intended to create a new contract of insurance.

Illinois Supreme Court.—*Northwestern Mutual Life Insurance Company vs. American*.

DECISIONS RELATING TO FIRE INSURANCE.

WHEN PROOF OF LOSS IS COMPLETE.

This action was defended on the ground that proofs of loss were not submitted within a reasonable time. The jury found for the plaintiff, and appeal was taken.

HELD—It must be borne in mind that the loss was total, there being but a single subject of insurance, which was entirely destroyed, and that immediate notice of the loss was given to the defendant. In such circumstances we have repeatedly held that a further detailed proof of loss was not requisite to a right of recovery.

Pennsylvania Supreme Court.—*American Central Insurance Company vs. Hawes*.

LIABILITY UNDER AN INSTALLMENT NOTE.

This was an action to recover an installment of a premium note. On the trial the jury returned a verdict for defendant. The evidence showed that a premium note payable in four annual installments was given for the insurance. After the first installment became due the insured mailed the policy to the company and requested a cancellation.

HELD—In an action on the note that the insured was liable to for the installment due at the time of the rescission. Judgment reversed.

Iowa Supreme Court.—*American Insurance Company vs. Garrett*.

JURISDICTION OF STATE OVER COMPANIES OF OTHER STATES.

Insurance agent Lest, of Pittsburg, was charged with doing business for companies not licensed to do business in the State. He defended on the ground that the act was an unjust discrimination against foreign companies which violated the Federal constitutional provisions that the power "to regulate commerce among the several States" shall be vested in Congress, and that "the citizens of each State shall be entitled to all the privileges and immunities of citizens in the several States." Judgment was rendered against the defendant in the trial court, from which an appeal was taken.

HELD—That the issuing of a policy of insurance is not a transaction of commerce within the meaning of the Constitution, even though the parties be domiciled in different States, but is a simple contract of indemnity against loss by fire, and further holds that corporations are not citizens within the meaning of the other constitutional clause. "They are creatures of local law, and have not even an absolute right of recognition in other States, but depend for that and for the enforcement of their contracts upon the assent of those States, which may be given on such terms as they please."

Pennsylvania Supreme Court.—*Lest vs. The Commonwealth of Pennsylvania.*

THE WISCONSIN VALUED POLICY LAW.

This was an action brought to recover under a policy to which the valued policy law of Wisconsin was applicable. The company depended upon the ground that the fire and loss occurred or were caused by the willful act of and procurement of the plaintiff. That the plaintiff fraudulently concealed the fact that the building or dwelling-house to be insured was and had been used as a cooper-shop. That the plaintiff in his proofs of loss fraudulently overestimated the value of the property insured; and that there was not annexed to the proofs of loss a certificate of a magistrate nearest to said fire, as required by the policy. The trial jury found that the plaintiff "knowingly and intentionally stated in the proofs of loss the amount of loss and damage greater than it actually was;" but, "not with intent to deceive or defraud the company," and returned a verdict for plaintiff. The company appealed.

HELD—It is no defense that the insured knowingly and intentionally overestimated the value of the property, or the amount of the loss; the overestimate not being made fraudulently, or so as to affect the validity of the policy. A notary public is not a magistrate within the meaning of the policy, and his certificate is not a compliance with the provision. But the proof, with the notary's certificate annexed, having been accepted and retained by the company without objection, instead of being at once returned, the defect was waived. Judgment affirmed.

Wisconsin Supreme Court.—*Cayon vs. The Dwelling House Insurance Company of Boston.*

INCREASE OF HAZARD VOIDS THE POLICY.

This was an action brought upon a fire policy containing the provision: "The working of carpenters, roofers, gas-fitters, plumbers and other mechanics in building, altering or repairing any building or buildings covered by this policy will cause a forfeiture of all claim under this written policy, without the written consent of this company indorsed hereon." It further provided that the policy should be void "if the risk be increased by any means within the control of the assured." The evidence showed that at the time of the insurance, the building was occupied as a grocery store by a tenant of the insured, who subsequently executed a lease of the building to other tenants, who intended using it for the purpose of carrying on the business of drying fruit therein. The lease provided that they should have the privilege of putting the machinery needed for their business into the building. This required the removal of large portions of two floors and the roof, and the introduction therein of two flues constructed of inflammable materials, and extending through the entire height of the structure. The trial jury gave judgment for the company, and an appeal was taken to the general term, which reversed the judgment. The company appealed from this decision to the Court of Appeals.

HELD—That such a change was a clear violation of the conditions of the contract.

New York Court of Appeals.—*Mack vs. Rochester German Insurance Company.*

AN EQUITABLE TITLE TO INSURED PROPERTY SATISFIES POLICY REQUIREMENTS.

The insured had possession of the insured property (realty) under a contract for its purchase. He had paid a part of the purchase price at the time of his application for insurance, and paid the remainder before the policy was delivered. The agent through whom the application was made knew the facts.

HELD—The policy condition does not relate to a legal title in fee simple, nor is that the interest described. An equitable title, if sole and unconditional, answers the policy requirement fully, and that the title of the insured as above set forth was such.

Wisconsin Supreme Court.—*Johannes vs. Standard Fire Office.*

RIGHTS OF MORTGAGEE TO INSURANCE UPON MORTGAGED PROPERTY.

This action was by petition praying for the foreclosure of the mortgages, and that a lien might be declared and enforced against the insurance policies taken out upon the property, for an injunction to prevent the mortgagors from assigning or collecting the money on any of the policies. The evidence showed that the mortgagors covenanted to insure and keep the mortgaged premises insured for the benefit of the mortgagee; that two policies were so taken and assigned to the mortgagee, which were accepted; then in addition the mortgagor took out several other policies on said premises. The property was destroyed by fire, and one of the companies represented by the policy delivered and assigned to mortgagee had become wholly insolvent, and the remaining insurance delivered was wholly inadequate to secure the debt. Hence, it is alleged by mortgagee that the covenant to keep the property fully insured for their benefit, as their interest might appear, operated to vest in the mortgagee a specific right to the policies taken out in their name and delivered to them, and also to confer an equitable lien upon any subsequent insurance taken out by the mortgagors for their own benefit, to an extent necessary to realize therefrom any deficiency which may result from the inadequacy of their insurance. The ruling below was adverse to the mortgagee and an appeal was taken.

HELD—The right of a mortgagee to avail himself of the benefit of insurance taken by the mortgagor depends wholly upon contract, and his right to invoke the aid of a court of equity to enforce a lien upon unassigned policies effected by and in the name of the mortgagor depends upon the existence of an unfulfilled executory agreement on the part of the mortgagor, to that effect. Where a mortgagor, under a covenant to keep the mortgaged premises insured for the benefit of the mortgagee, effects such insurance to the acceptance of the mortgagee, and one of the companies in which the insurance is effected afterwards becomes insolvent, the mortgagee has no right to other insurance taken out by the mortgagor for his own protection, after the satisfaction of the covenant to insure. Affirmed.

Indiana Supreme Court.—*Nordyke, etc., Company vs. Gery et al.*

CHANGE OF OCCUPATION THAT DOES NOT INCREASE THE HAZARD DOES NOT VOID POLICY.

This was an action upon a policy containing the following clause: "This policy shall become void and of no effect, by the failure or neglect of the assured to notify this company of all increase of hazard by change or use of occupancy, vacancy, or non-occupancy, or by the erection of neighboring buildings; or if operating manufacturing establishments, in whole or in part, over or extra time, or suspending operations therein, without special agreement endorsed on this policy." The company alleged that the manufacturing establishment, used as a planing-mill, when insured, was in full operation; that plaintiffs wished to close out the business and dissolve partnership; that during such time of liquidation the concern was run very irregularly, at times only parts of days, and then not at all for a time, practically suspending operation for several months previous to the fire which destroyed the building; that no notice of this was given to defendant, and this largely increased hazard was unknown to it and in direct violation of the terms of the policy. A verdict was rendered for plaintiffs, and the company appealed.

HELD—Where the principal defense was that the plaintiff had forfeited the policy by committing acts in violation thereof, but the acts complained of were those which would rather diminish than increase the danger of fire, that such defense was without merit. Affirmed.

Pennsylvania Supreme Court.—*Allemannia Fire Insurance Company vs. White, et al.*

PAYMENT OF PREMIUMS TO AGENT FULFILLS REQUIREMENT.

This action was based on a policy of insurance executed and attested as required by the act incorporating the company, and containing no stipulation making an actual payment of the premium a condition precedent, or that default in its payment should constitute a forfeiture, was, without payment, delivered to an agent for the purpose of being delivered to plaintiff. Plaintiff paid the premium to the agent, and the stock insured was destroyed by fire. It was the usual course of dealing between the company and its agents for the company to treat the agent as its debtor for the premiums on its policies delivered to him, and to render statements or bills for the same periodically.

HELD—The company was liable. The payment of premiums to the agent is payment to the company.

Pennsylvania Supreme Court.—*Pennsylvania Insurance Company vs. Carter.*

OTHER INSURANCE, AUTHORITY OF AGENT, NOTICE OF CANCELLATION.

Several important and interesting points were involved in this case, upon which the court

HELD—1. Where a policy of insurance provides that in case of any other insurance upon the property insured, "whether valid or invalid, * * * the insured shall be entitled to recover of this company no greater proportion of loss sustained than the sum hereby insured bears to the whole amount insured," the insured is bound by the terms of the policy whether the additional insurance effected be valid or invalid, provided it is effected by the insured or by his authority and consent. This provision will not, however, apply to insurance attempted to be thrust upon the assured by officious persons without his knowledge, and which he repudiates. 2. A policy of insurance issued by an agent without the knowledge or consent of either the insured or the company, has none of the elements of contract and is not binding upon the insured or the company. 3. To authorize an agent of an insurance company to effect insurance by other companies, in the interest of his principal, upon property which his principal has insured, requires special authority from the principal. 4. Where the same persons were agents of two companies, and attempted to effect insurance in one company upon property already insured in the other, ostensibly for the benefit of the insured, but in fact for the secret indemnity of the other principal, such conduct was incompatible with their trust duties as agents of both companies, and as between the companies their act was not binding. 5. Where a policy provides that the insurance may be terminated at any time, at the option of the company, "on giving notice to that effect," a notice by the company to its agent to cancel the policy is not sufficient to effect a cancellation. The notice referred to is a notice to the insured.

Court of Appeals, Kentucky.—*London, etc., Insurance Company vs. Turnbull.*

WHERE APPLICATION IS FILLED OUT BY AGENT, COMPANY IS ESTOPPED FROM ALLEGING MISREPRESENTATION.

An applicant for life insurance was requested by the agent taking the application to state his age. He declined to state his age, upon the ground that he did not know it. Thereupon, the agent made an estimate of the applicant's age, and inserted the result as the answer of the applicant to a question as to his age. The applicant did not read English, and signed the application without knowing the answer therein as to his age. The policy contained a condition that if any statement in the application should be found in any respect untrue, then the policy should be void. The answer, as to age, inserted in the application was in fact untrue.

HELD—The company was estopped from alleging the answer to be false and that the policy was valid.

Court of Appeals, New York.—*Miller vs. Phoenix Mutual Life Insurance Company.*

QUESTION OF RETURN OF POLICY THROUGH AGENT.

The plaintiff procured from the defendant an industrial policy on the life of her father, who was not examined by a physician. Plaintiff paid the premiums. An inspector for the company learned that her father had not been examined, and took the policy to return to the company.

agreeing to return the policy or the premiums. Plaintiff afterwards demanded the policy or the premiums of the local agent, but received neither. The company claimed to have returned the policy to plaintiff's husband through the local agent. He denied having received it. There was no claim of fraud on the part of the plaintiff.

HELD—That an instruction directing a verdict for the company was erroneous. The case should have been left to the jury. Judgment reversed and a new trial ordered.

Michigan Supreme Court.—*Frain vs. Metropolitan Life Insurance Company.*

ERROR TO ADMIT POLICY AS EVIDENCE WITHOUT THE APPLICATION.

This was an action upon a policy of fire insurance upon a dwelling house which the plaintiff alleged to have been destroyed by fire. The cause was tried by jury and a verdict and judgment rendered for the plaintiff. On appeal brought by the company it was

HELD—That in an action on a policy of insurance, it is error to admit the policy in evidence, under objection of the defendant, without the application, when it appears by the petition, and is admitted in answer, that the application by the express terms of the policy is made a part of the contract. Also that where a policy of insurance shows that the application upon which it was issued, as set out in the petition, and admitted in the answer, was by the express terms of the policy made a part of the contract, it is error for the court, in stating the issues or in instructing the jury, to ignore such application and the representations therein made by the insured.

Iowa Supreme Court.—*Rogers vs. Cedar Rapids Insurance Company.*

LIMITATION OF TIME IN WHICH SUIT MAY BE BROUGHT.

The plaintiff brought action on the policy on the 17th of February, 1886. The loss occurred August 29, 1884. A condition of the policy provided "that no suit shall be brought for loss under this policy unless commenced within six months of the date of the loss, any statute or limitation to the contrary notwithstanding." The company demurred to the petition in complaint and the demurrer was sustained. Plaintiff appealed.

HELD—That a condition of a policy of insurance, to the effect that no suit shall be brought for loss unless commenced within six months thereafter, is valid and binding upon the insured. An insured, by accepting a policy of insurance, assents to and is bound by the conditions therein recited. The final contract of the parties, as evidenced by the policy of insurance, cannot be varied by the terms of a preliminary agreement not referred to therein. Judgment affirmed.

Iowa Supreme Court.—*Moore vs. The State Insurance Company.*

WHEN LIMITATION IN POLICY BEGINS TO RUN.

This action was upon a policy of fire insurance, and the question to be decided arose upon a demurrer to the petition. The loss occurred on the 23d of February, 1886. Proofs of loss were furnished on the 12th of March, 1886, and this suit was brought on the 14th of September, 1886. By the terms of the policy the loss was made payable "sixty days after due notice and proofs of the same shall have been made by the assured, and received at the company's office, in accordance with the terms and provisions of the policy." The policy contained a further provision: "That no suit or action against the company for recovery of any claim, by virtue of this policy, shall be sustainable in any court of law or chancery until after an award shall have been obtained fixing the amount of such claim; nor unless such suit or action shall have been commenced within six months after the loss shall have occurred."

HELD—Ordinarily, a statute of limitations does not begin to run until a right of action has accrued—that is to say, until the plaintiff has full liberty to sue, if he is so inclined; and there is no good reason for construing the special statute of limitations imported into this contract in such way as to make it operative during a period when, by virtue of other stipulations of the contract, the right of action is suspended. There is another consideration which supports the view above expressed. The stipulation in question, limiting the right of action to six months after the loss occurs, is a provision inserted for the special benefit of the insurer. If, then, by

comparing the stipulation with other provisions of the policy, a doubt arises as to the time when the limitation begins to run, that construction ought to be given (if it be a reasonable construction) which is most favorable to the assured, against whom it was intended to operate. Demurrer overruled and defendant held to answer.

United States Circuit Court, E. D. Missouri, Equity Division.—*Velle vs. Clinton Fire Insurance Company.*

FRAUDULENT BURNING NOT PROVEN.

The property covered by the policy was evidently destroyed by an incendiary act, and the plaintiff was charged with having set fire to the premises. It was shown that there was a social gathering in the store in the evening, and the plaintiff and her husband did not leave until three o'clock in the morning, when they locked the store and went home. The fire occurred at six o'clock in the morning in the basement, to which floor most of the insured goods had been removed. It appeared from the evidence that the property had been set on fire, that the building had not been broken into, and that plaintiff's husband was the only person who had a key to the outer door.

HELD—The evidence does not show that the plaintiff herself had any knowledge of the burning, and she could not be affected by the fact that her husband was guilty of the act.

United States Circuit Court.—*Plinsky vs. Germania Fire and Marine Insurance Company.*

COMPANY NOT BOUND TO DISCLOSE ITS DEFENSE UNTIL A CASE IS MADE AGAINST IT.

Plaintiff filed proofs of loss with the defendant. These proofs, which it was claimed were insufficient, were not produced in court. The lower court assessed the damages, which it had no authority to do.

HELD—The rule is, that upon a demurrer to evidence the court may, before discharging the jury, cause them to assess the damages conditionally; or the court, if the evidence is in favor of the plaintiff, may call another jury to assess the damages, upon a writ of inquiry. In the case at bar, plaintiffs had shown a right to recover merely, but had introduced no evidence to show what amount they were entitled to recover. They closed their evidence. The defendant corporation was not bound to disclose its defense until a case had been made against it.

Florida Supreme Court.—*Hanover Fire Insurance Company vs. Lewis.*

AGENT RESPONSIBLE FOR DELAY IN CANCELING RISK.

Upon being notified of the insurance the company wrote to the agent, "Please at once relieve us of the risk. The property in itself, and the exposure of the same, would make it prohibited with us. Let us have policy by return mail." The agent replied that the company was, he thought, mistaken in the character of the risk; that there were no exposures, but that he was holding it subject to the company's orders, and would return the policy at once if desired. The company reiterated its demand, and the policy, which had not yet been delivered, was returned by the agent, but the contract had been made binding, and he failed to notify the insured of the cancellation prior to the fire, which took place a few hours later.

HELD—That the agent was liable to the company for a loss incurred through his delay in obeying imperative orders to cancel.

Supreme Court of the United States.—*Washington Fire and Marine Insurance Company vs. Chesebro.*

WHERE AGENT ASSUMES PAYMENT OF PREMIUM THE COMPANY IS RESPONSIBLE.

A policy of fire insurance was issued and twice renewed, the last time on April 1, to take effect April 24. The receipt of the renewal certificate was acknowledged but was not received by the agent until after the fire. He immediately forwarded it to the company, but reception of it was refused. A condition of the policy read that the policy should be void in every case if the insured shall have neglected to pay the premiums. On the trial it was shown that it was

the custom of the agent to charge the premium to himself, then, having charged his customers in another account, to collect from them during the month succeeding that in which it was due.

HELD—That the company was liable for the loss, the evidence disclosing a payment of the premium.

Pennsylvania Supreme Court.—*Lebanon Mutual Ins. Co. vs. Hoover and others.*

WHERE APPLICATION AND PREMIUM ARE LOST IN TRANSMISSION, COMPANY IS NOT RESPONSIBLE.

An applicant for insurance gave to a solicitor an application which provided that until the same was approved from the home office no liability should be incurred. A receipt from the solicitor for the premium stated that in the event of the application being rejected, said premium was to be returned. Both were sent to the company but were not received, consequently no policy was issued and the premium was not returned. A fire occurred and an action was brought to recover the loss.

HELD—That the company was not liable for the loss.

Iowa Supreme Court.—*Atkinson vs. Hawkeye Insurance Company.*

CONTRACT TO SELL, WHERE PURCHASER TAKES POSSESSION, VOIDS THE POLICY.

The building insured was a small house situated on a farm. A policy was taken out on it, which contained the provision that in case the property should be sold, conveyed or incumbered, without the written consent of the company, the policy should immediately thereafter become null and void. After the issuance of the policy, the plaintiff entered into an arrangement with one Lint, whereby he was to pay the plaintiff \$400 for the property. Of this \$50 was to be paid down and the balance in six payments. Lint took possession under the contract and leased the farm to his son, who cultivated it and occupied the house as a dwelling until it was destroyed by fire. The contract of sale provided that, if Lint should promptly make all the payments called for by the contract, the plaintiff would execute to him a deed of warranty to the land, but that time should be regarded as of the essence of the contract, and that if Lint should fail to make any payment at the time stipulated, the contract should be void, and any payments made should be forfeited. Before the first deferred payment became due, the insured property was destroyed. The plaintiff applied for the amount of the insurance. A trial by jury was had, the court instructed the jury to find for the defendant. Plaintiff appealed and alleged that the contract had been abandoned. Further he offered to prove that only a part of the payment was made, which, by the terms of the contract, was to be paid at the time it should take effect.

HELD—Where one party binds himself unconditionally to pay a certain price for a piece of real estate, and takes possession under the contract, and the other party binds himself to convey the real estate upon the payments being made, and nothing remains to be done but for the party taking possession to make the payments, and for the other party to make the deed, such contract, although time is made of the essence of the contract, and, if the payments are not made at the times stated, the contract becomes void, constitutes a sale of the real estate, within the meaning of a policy providing that if the property should be sold, conveyed or incumbered without the written consent of the company, it should become null and void. In such a case the fact that the contract had been abandoned by the parties would not prevent the policy from being forfeited. Where a contract for sale of land stipulates that if the payments are not made at the times specified, it shall be void, and all payments made forfeited, the vendor cannot accept a part payment and claim that the contract was void, and such partial payment forfeited. He must demand the balance before claiming a forfeiture. Decision affirmed.

Iowa Supreme Court.—*Davidson vs. Hawkeye Insurance Company.*

ILLINOIS STATUTES RELATIVE TO MUTUAL FIRE COMPANIES.

This was a petition for mandamus to compel the Auditor of Public Accounts of the State of Illinois to issue a license to relator to transact the business of fire insurance in that State.

The petition showed that the Mutual Fire Insurance Company of New York was organized under the laws of that State as a stock company, but subsequently was authorized to receive subscriptions, payable in cash, and to give therefor interest-bearing receipts setting forth that they are given for premiums in advance, and are liable for losses and expenses. These receipts were to be receivable only in payment of premiums, and the company was authorized to commence business when the cash subscriptions had reached a certain sum.

HELD—That it could not be considered a mutual company within the meaning of the Illinois law, where the subscribers are not required to insure at any time and thus cancel the receipts, and is not entitled to a license to do business as such in that State.

Illinois Supreme Court.—*Mutual Fire Insurance Company of New York vs. Surgeit, Auditor.*

INVENTORY OF STOCK ADMISSIBLE EVIDENCE IN DETERMINING LOSS.

In an appeal from a decision against the defendant company, the court was asked to decide as to the admission of evidence on the trial, showing that an inventory of stock was made at the time the insured purchased the business from other parties some time previous to the fire, and it appeared that a considerable part of that stock remained on hand at the time of the fire. This inventory was produced as evidence. In affirming, the court

HELD—That the inventory was admissible to aid in determining the value of the goods enumerated therein, which constituted a part of the stock.

New York Court of Appeals.—*Ellsworth and others vs. Aetna Insurance Company.*

AN INCOMPLETE TRANSACTION.

A manufacturing company brought suit against an insurance company to recover \$5000 insurance on an agreement made between the parties concerned. The facts as shown by the evidence were that the company's agent had solicited the insurance of the risk, but was informed that until the completion of the inventory which was being taken, the amount to be placed on the building, machinery and stock could not be determined upon. Plaintiff finally signed by agreement a blank note, with neither date nor amount, to be payable by installments when the company should assess for the same. This was given to the agent, together with a blank application, also signed, with the understanding that they were to be filled out when the inventory was completed and the proper apportionment sent by the manufacturing company. The agent forwarded these blank forms to his company and requested them to hold them until the remaining information was sent on. The only question raised was whether or not there had been a contract made. The court, in reversing the decision of the lower court,

HELD—That there had been no completed contract of insurance.

Wisconsin Supreme Court.—*Mattoon Manufacturing Company vs. Oshkosh Mutual Fire Insurance Company.*

LIMITATION OF TIME WITHIN WHICH SUIT MAY BE COMMENCED.

The policy in this case provided that any action to recover upon it for a loss must be commenced within six months after the fire occurred, that arbitrators should be appointed to ascertain the amount of loss, and that no action should be brought until they had made an award. Further, that until sixty days after the completion of all the requirements of the policy, nothing should be due and payable under it. The policy provided further that "the interest of the insured is the entire, unconditional and sole ownership of the property, and that the policy shall become void by the sale or transfer, or any change in title or possession, of the property insured, whether by legal process or judicial decree, or voluntary transfer or conveyance," etc. At the time the policy was issued there was an outstanding mortgage on the property, and the insured, after receiving the policy, executed another mortgage upon it.

HELD—The provisions should all be construed together, and the six-months limitation be reckoned, not from the occurrence of the fire, but from the expiration of the sixty days, when the loss was due and payable. Under any other construction the insured's right of action might be barred before it had accrued. Neither of the mortgages was a voluntary sale, transfer

or conveyance of the property within the meaning of the policy, nor did either have the effect to vitiate the policy; especially as the insured was asked no questions as to any outstanding mortgage, and made no agreement as to future ones.

United States Circuit Court, Western District of Wisconsin.—*Friesen vs. Allemania Fire Insurance Company.*

FULL PROOFS OF LOSS PREREQUISITE TO PAYMENT THEREOF.

Assumpsit by one Hocking against an insurance company upon a policy of fire insurance for \$1000. On the trial a verdict for plaintiff, \$1,100.66, and judgment thereon was given. The policy permitted concurrent insurance, and provided that, in case of loss, immediate notice should be given the company, and as soon as possible the proofs, setting forth the amount of other insurance, the actual value of the property burned, and containing a plan and specification of the building, should be forwarded. The insured, under the policy, could recover no greater proportion of the loss than the amount of the policy should bear to the whole amount of insurance. The loss was to be paid sixty days after due notice and proofs of the same were given the company, unless the property be replaced, or the company give notice of its intention to rebuild or repair the damaged premises. The building insured was totally destroyed by fire, and notice was immediately given the company. More than two months after the fire the secretary of the company requested from the insured more specific proofs of loss, and about a month later these were furnished, but without plans or specifications. Suit was brought on the policy twenty days after the proofs were furnished.

HELD—That under the conditions of the policy, the company was entitled to the full proofs as a prerequisite of payment, and that, as the company had sixty days after the proofs were furnished to pay or rebuild, the suit was prematurely brought.

Pennsylvania Supreme Court.—*German-American Insurance Company vs. Hocking.*

CREDIT GIVEN BY AGENT FOR PREMIUM BINDS THE COMPANY.

In an action on a policy of fire insurance the defendant claimed that the policy contained a clause to the effect that until the premium was paid the policy would not be in force, unless credit was given to the insured. The premium was paid to the company by its agent, who notified the plaintiff of the fact and allowed him until April 1 to pay the sum. On that date the property was destroyed by fire and the premium paid to the agent, who did not know that the property had been destroyed. The company further alleged misrepresentations in the application, and on the trial the agent stated that he wrote the amount of the incumbrance as given by the plaintiff correctly, and that he, the plaintiff, read and signed the application. This was denied by the assured, who claimed that he signed it without knowing that this incorrect statement was contained in it.

HELD—That the payment of the premium by the agent inured to the benefit of the insured, and that neither the agent nor the company could repudiate the arrangement made for credit without the consent of the insured; that the debt which the latter owed was a debt to the agent individually, and not to the company. That the jury having found by their verdict that the statement in the application was inserted by the fraud or mistake of the agent, and without the knowledge or authority of the insured, this defense must fall.

New York Supreme Court.—*Smith vs. Agricultural Insurance Company.*

CONVEYANCE OF PROPERTY AS AN ACCOMMODATION MERELY DOES NOT VOID POLICY.

The contested point in this case was a clause in the policy which provided that if the property was not owned solely and entirely by the assured, that fact must be represented to the company, otherwise the policy would be void. Before taking out the policy the insured had conveyed the property to X. in order that X. might negotiate a loan in a homestead company for the insured. This fact was not stated to the company. The loan was not obtained, and through neglect the property was not reconveyed before the loss occurred. Further question was raised as to the party in whose name the suit should be brought.

HELD—That the conveyance was not such an one as voided the policy. Where the insured

assigns the policy to a creditor as collateral security for the debt due the creditor, suit may be brought in the name of the creditor, as assignee, alone, or in the name of the insured for the use of the creditor.

Texas Supreme Court.—*New Orleans Insurance Company vs. Gordon.*

NOTICE OF CANCELLATION MUST BE PROPERLY SENT TO PARTIES IN INTEREST.

This was an action on a fire insurance policy which had been obtained by Messrs. Nye & Co., but was made payable to the mortgagees, viz.: the Jennings Lumber Drying Company. Subsequently this company became the owners of the property, had the policy confirmed to them, but payable to a third party, the mortgagee of the property, and the plaintiff in this case. Among the conditions of the continuance of the policy was one that it might be terminated at any time after due notice had been given, and that the company should refund any premium paid on the surrender of the policy, reserving, of course, *pro rata* rates. The company issued a notice on Friday to the Jennings Company, that if the premium, then unpaid, was not paid by the succeeding day the policy would be canceled. A duplicate of this notice was also sent to the plaintiff. Both these notices were received by the respective parties about ten o'clock on Saturday. The premium remaining unpaid on that day, the company notified both parties in interest that the policy was canceled, and demanded a return of the policy, which notice was received through the mails on Monday forenoon. Between twelve and two o'clock that day the property was destroyed by fire and the company resisted payment, for the reason that the policy had been canceled and notice given before the loss occurred.

Held—That no notice having been mailed to Nye & Co., who were alone under obligation to pay the premium, the Jennings Company and the plaintiff were not guilty of any default, and the company was liable for the loss.

United States Circuit Court, S. D., New York.—*Chadbourne vs. German-American Insurance Company.*

AGENT CANNOT WAIVE CONDITIONS OF THE CONTRACT.

A policy of fire insurance was issued in February, 1884, to expire February, 1885. The property insured was destroyed by fire in December, 1884, and proofs of loss were duly furnished. In November of that year additional insurance had been taken upon the property without the consent of the original underwriter, which was in violation of the conditions of the policy. Plaintiff claimed that the company's agent had knowledge of the extra insurance and had assured him that it was all right. The company replied that the policy expressly stated that the agent had no right to modify or waive any of the conditions in the policy.

Held—A company has the right to limit in any way the power of its agents and make such limitation a part of the contract with the insured. Where the policy provided that it should be void in case of other insurance without consent, and that the agent had no power to waive or modify any of its provisions nor to revive the contract in case it became void by a breach of any conditions, a representation of the agent that it will be all right will not avoid a forfeiture when other insurance is procured without the required consent.

Michigan Supreme Court.—*Cleaver vs. Traders Insurance Company.*

INSURED CANNOT ACT AS AGENT IN HIS OWN INTERESTS.

This was an action on a policy of fire insurance issued to one French, who, after the loss, assigned his right of action to plaintiffs. Defendant pleaded that the premium was not paid in cash, but that the insured gave two notes. The policy provided "that no insurance, whether original or continued, shall be considered as binding until the actual payment of the premiums; nor shall this company be liable for any loss under this policy occurring when any note, or any part thereof, given for a part or whole of the premium, shall be due and unpaid. Defendant also pleaded that the second note had not been paid. The agent forwarded to the postmaster of the town where insured resided for collection the second premium note, and also sent a notice that if not paid within thirty days from date the policy would be suspended. The insured was the postmaster, but the agent was not cognizant of the fact. Within thirty

days of its reception, but after the expiration of thirty days from the date, the postmaster canceled the note in the presence of two witnesses and placed the amount in a separate department in his safe, remarking that there was another note paid. The property burned next day, and shortly after the identical money in the safe was forwarded to the agent who received it in ignorance of the loss.

HELD—That the policy-provision was valid. The insured could not act as agent of the company in paying his own note and in waiving the policy-provision; and having concealed the fact of the loss when transmitting the money, the company was not liable.

Iowa Supreme Court.—*Harle, and others, vs. Council Bluffs Insurance Company.*

MISTAKE OF AGENT BINDING ON THE COMPANY.

Defendant's agent, who filled out the application for a fire insurance policy, was informed that the house was vacant, and the application was signed by the plaintiff without noticing the misstatements. In taking the application, the agent was acting within the scope of his authority. After the issuance of the policy a tenant moved in and afterwards moved out and the house remained unoccupied until the fire. Defendant claimed that treating the policy, which provided for forfeiture if the house should cease to be occupied, as having taken effect as a valid contract of insurance upon an unoccupied dwelling, this was a breach of condition, which rendered it void.

HELD—That it must be assumed that the agent was informed by the plaintiff of the vacancy of the house. His error cannot be imputed to plaintiff, or deprive him of the benefit of the policy. The misstatements were those of the defendant's agent, not those of plaintiff, and did not constitute a breach of warranty by the assured. It is plain that the condition was intended to protect the company against an increase of risk, by leaving premises vacant which were occupied at the time the insurance was effected, and that it has no application to a risk taken on an unoccupied dwelling.

New York Court of Appeals.—*Bennett vs. Agricultural Insurance Company.*

STIPULATION FOR ARBITRATION OPPOSED TO PUBLIC POLICY AND VOID.

In an action upon a policy of fire insurance defendants contended that there had been no previous submission to arbitration of the differences as required by the policy, and that the amount of the loss had not been first ascertained by arbitration. On appeal, the court

HELD—That these two propositions may be considered settled on authority and upon principle: first, that a stipulation on a contract that a party shall submit the entire subject matter of dispute to arbitration is void from considerations of public policy; second, a stipulation in a contract that a party shall submit the determination of one single fact, or the ascertainment and appraisal of the damages to be recovered, is not in violation of public policy, and is such a contract as the court will not only recognize, but will enforce. Any agreement which puts it out of the power of the courts to enforce a remedy will be disregarded as against public policy, which requires the redress of wrongs; but it may be agreed between parties to a contract that the appraisal of the value of the matter or thing in controversy, or an award of the amount of damages, can be made a condition precedent to a right of action. In such a case the agreement is not to refer a cause of action, but that a cause of action shall arise upon the appraisal or award, which is preliminary to and in aid, and a condition of the right of action. The company may insist upon an arbitration as to the amount of the loss sustained as a condition precedent to the further prosecution of this suit, and if the court shall at any time see any unfairness in the conduct of that arbitration which shall be imputable to the defendant, the privilege here accorded to it shall be withdrawn, and the case shall be tried before the court and a jury.

New Jersey Supreme Court.—*Wolff vs. Liverpool and London and Globe Insurance Company.*

WHAT CONSTITUTES A DELIVERY OF CONTRACT.

This was an action on a policy of fire insurance to recover the balance of a loss incurred six years previous. It appeared that a solicitor left an application with the general agent of

the company. The agent's clerk made out the policy and left it in the solicitor's desk. The jury found that it was delivered to the solicitor as plaintiff's agent. The loss incurred was \$1000, and the defendant company paid \$600 for a receipt in full. This settlement the trial jury found was obtained by fraud on the part of the company, and that the existence of the insurance was fraudulently concealed. On the trial of the cause the company put in the plea of the statute of limitations. On appeal it was

HELD—That knowledge and intention are the gist of a contract. The question whether the changed possession of a policy is a delivery binding the parties by making the contract written in it, is a question of knowledge and intention. There is such a delivery if both parties or their authorized agents understand the writing passes from one to the other as a token that the negotiation is concluded, and as evidence of an operative contract. The only reasonable and consistent interpretation of the verdict is the literal one that the delivery of the policy to the plaintiff's agent, known to him and assented to by him, was fraudulently kept from the plaintiff's personal knowledge. The suggestion that the solicitor did not see the policy, and that the defendants took it from his desk before he got actual possession of it, leads to the conclusion that the special finding of a delivery is contrary to the fact, the contract declared on was not made, and on this ground the defendants are entitled to judgment.

New Hampshire Supreme Court.—*Morrison vs. Insurance Company of North America.*

OTHER INSURANCE WITHOUT CONSENT OF COMPANY VOIDS POLICY.

Plaintiff had taken out additional insurance, and in an action to recover a loss incurred, claimed that the company had consented to additional insurance, but failed to insert the agreement in the policy. The question was also raised as to whether a policy covering a building and also furniture in the same was void entirely or only in part.

HELD—That other insurance was taken without notice to the company, and without request that the agreement be inserted. The company is not estopped and the complaint is bad. Where the policy covered a building and the household furniture in different amounts, in respect to the foregoing condition it is entire, and if void as to the building it is void *in toto*.

Indiana Supreme Court.—*Havens vs. Home Insurance Company.*

INSURANCE OF ROYALTIES TO OWNER OF PATENT.

This was an action on a policy of fire insurance where the plaintiff had issued a license to a certain firm to use certain patents, for which use he was to receive a royalty. He then took out insurance against the loss of such royalties by fire on the premises of the firm using the patents. The firm had guaranteed to pay \$250 per month as royalty for the use of the patents, and it was against any deficit from this amount that the company insured the plaintiff. The case was brought to trial on the refusal of the company to pay the loss sustained by the plaintiff in losing royalties on account of a fire on the premises of the firm using the patents. The question was raised as to the admissibility of certain evidence; also that it was a wagering policy, and also as to the amount of loss sustained. The court

HELD—That the agreement between the assured patent owner and the licensee as to royalties, referred to in the policy, was admissible in evidence in order to ascertain the liability of the insurance company. In an action on such a policy the loss to the assured patent owner is properly ascertained by calculating the loss in royalties caused by the enforced idleness of the licensee's works, based upon the amount of royalties paid for two months immediately preceding the fire, and the amount paid during the time the works were being restored and for some months thereafter, although the works had been impaired before the fire, and it was intended to suspend the business to make repairs. The policy covered the diminution in the whole royalties secured by such agreement, caused by fire, and was not limited to a loss up to the guaranteed minimum of royalties merely.

Supreme Court of New York.—*National Filtering Oil Co. vs. Citizens' Insurance Co. of Missouri.*

THE EXPRESSION "FOR THE BENEFIT OF WHOM IT MAY CONCERN" APPLIES TO PARTIES TO THE CONTRACT ONLY.

A written contract entered into between a land-owner and a contractor for the erection of a building on the former's land provided that "the party of the second part (the builder) shall keep the said building at all times fully insured against fire, for the benefit of whom it may concern; and in the case of loss the indemnity shall be divided between the parties hereto according to their respective interests in the property destroyed." The building was insured by the contractor, who assigned the policy to the land-owner. A loss having occurred, the insurance was paid to the holder of the policy, when the plaintiffs in this case, having furnished the contractor with materials for the structure on credit, sued the land-owner for so much of the insurance money as would cancel their claim.

HELD—That the expression "for the benefit of whom it may concern" applied only to the parties to the contract; and there being no evidence that the insurance was to be for the plaintiffs' benefit, or evidence of a subsequent promise to pay them therefrom, their action was not maintainable.

Supreme Court of Pennsylvania.—*Mosser and others vs. Donaldson*.

WHEN COMPANY RETAINS PROOFS OF LOSS IT WAIVES CONDITION OF POLICY.

In an action upon a policy of fire insurance the defendant claimed that there were other parties interested in the firm. Further, that the proofs of loss were defective. The company had, however, retained the proofs without any notice of their defects, but merely that they would not waive any objections.

HELD—Under a simple denial of an allegation of partnership, defendant cannot claim that there were others interested in the firm who should be parties plaintiff. Though proofs of loss may be fatally defective in that they do not accord with the terms of the policy, yet if the proofs are retained by the company, with no notice of their insufficiency as to particular omissions and defects, but only a notice that he has not, does not, and will not, waive anything, and expressly reserves any and all objections to any and all claims that have been or may be made by the insured against the company, there was an implied waiver of the conditions.

New York Supreme Court.—*Karelson and others, vs. Sun Fire Office*.

VIOLATION OF CONDITION DOES NOT VOID POLICY, BUT RELIEVES COMPANY FROM LIABILITY UNDER SUCH CONDITION.

Plaintiff in this action had got title to the policy as the assignee of the insured for the benefit of creditors. The acknowledgment to the consent to become assignee was defective. The company alleged a violation of the policy by filling kerosene lamps after dark. It was urged that objection to proofs of loss had been waived by the lapse of time.

HELD—That the defect in the acknowledgment would not prevent a recovery against defendant. Violation of a condition in a policy requiring kerosene lamps to be filled in the daytime does not make the policy void, but relieves the company from liability caused thereby. Where proofs of loss are retained forty-five days before objection made, any objection thereto will be deemed to have been waived.

New York Supreme Court.—*Jones vs. Howard Insurance Company*.

DETERMINING THE RIGHTS OF OWNERS.

Complainant who was the assignee of a mortgage on premises that had been conveyed by the mortgagor to another, and by him transferred to M., applied to an insurance agent to have the property insured to protect the mortgage interest therein. The property had been sold under an execution against the grantor of M., and purchased by R., and the validity of sale was being litigated in a suit between the parties in interest. The agent was informed of this, and at his suggestion, and solely to protect the interest of complainant, the property was insured in the name of M., who was in possession, claiming, as owner, "loss, if any, payable to mortgagee." The suit was decided in favor of R., and, the premises having been burned,

the company refused to pay, on the ground that M. was not the owner of the property when the policy was issued. Complainant filed a bill to reform the policy by inserting R.'s name as owner in place of M.'s, and to compel payment to her.

HELD—That she was entitled to the relief asked.

Michigan Supreme Court.—*Balen vs. Hanover Fire Insurance Company.*

CONSTRUCTION OF TERMS OF CONTRACT.

In this case the policy provided, "Every suit, action or proceeding * * * shall be absolutely barred unless commenced within the term of six months next after the loss or damage occurs." The premises were burned October 4, 1883, and the action commenced April 18, 1884.

HELD—That under the condition mentioned, notwithstanding another condition deferring the bringing of any action until after the expiration of sixty days from the completion of proofs of loss, the plaintiff was precluded from recovering. The words "loss or damage" must be taken to relate to the time of the occurrence of the fire.

Nova Scotia Supreme Court.—*Blair vs. Sovereign Fire Insurance Company.*

LIABILITY OF COMPANY FROM DATE APPLICATION IS SIGNED AND ITS ACCEPTANCE.

This was an action against an insurance company on a policy of insurance. The facts as shown by the evidence at the trial were that in an application for insurance it was stated that no proceedings had been taken to foreclose a mortgage. Proceedings were instituted after the application was made, and before it had been approved by the company and the policy issued, which contained the following provision: "The commencement of foreclosure or other proceedings upon any mortgage lien, or other incumbrance of any kind, against any of this property named in this policy, shall immediately render this policy void." The policy covered the insurance of the property from a date previous to the issue of the same, and the company contended that no liability was incurred until the application had been approved, which was not until the date of issuance of the policy. The plaintiffs appealed from the verdict of the jury, and the court

HELD—The statements of the application being true at the time it was made, the insurers assumed the risk of a change in the conditions of the property in this respect between that time and the time of its approval, and the foreclosure proceedings were not commenced within the meaning of the condition so as to avoid the policy. Judgment reversed.

Iowa Supreme Court.—*Day and others vs. The Hawkeye Insurance Company.*

RETALIATORY LAWS AND POWER OF THE LEGISLATURE.

In an action brought by a foreign company against its agent a question was raised as to the constitutionality of what is known as the retaliatory section of the insurance law. The trial court, sustained by the appellate court,

HELD—That a State legislature has authority to prescribe the terms on which foreign insurance companies may transact business within the State. Section 4 of the Act of December, 1865, requiring that when loss shall occur to property it shall be the duty of the agent to retain all moneys that come into his possession until the loss is paid, is not in conflict with any provision of the constitution, and is valid and binding. The statute is simply an exercise of the authority to require security for the citizens who insure in foreign companies. The statute does not take the property of the companies, but simply provides that it shall be held to abide the result of a suit.

Indiana Supreme Court.—*Phoenix Insurance Company vs. Burdett.*

RENEWAL OF POLICY WAIVES OBJECTION TO CERTAIN CHANGED CONDITIONS.

A firm of two members insured their stock. They afterwards received another member into the firm, but did not change the firm name. A provision of the policy was "that this insurance shall continue and be in force so long as the said assured, or their assigns, shall

continue to pay the like premium as hath been paid for this insurance, provided that a premium for the continuance of the insurance shall be actually paid by the assured, or their assigns, and a receipt therefor given by this corporation." The firm duly paid their renewal premiums and the receipts were taken therefor. A fire occurred in April, 1886. The firm also held another policy in the same company and obtained under the same circumstances. This latter policy did not contain a provision for continuance or extension, but declared that it should only be in force one year. One of the conditions of the policy required that within a reasonable time the insured should render to the company "a full and particular account of their loss, to be signed by their own hands, and verified by their oath and affirmation." The particulars were only signed and verified by one of the firm, but the company did not object, to this until after the action had been brought, having first based their objection to pay on other grounds. On appeal it was

HELD—That the covenant in the policy contemplated the continuance or extension of the contract of insurance from year to year as a specialty, and the payment of the yearly premiums so continued it. The incoming member of the firm, not being a party to the deed, could not be joined as a plaintiff in the action, nor could assumption be maintained by the original firm for the loss sustained. That the policy, as a specialty, did not admit of an extension, but that the renewal receipts constituted distinct parol contracts referring to and incorporating the terms of the original policy. The absence of notice to the insurance company of the change in the firm did not affect the validity of the last of such contracts, which must be held to have been made with all the partners, and enforceable by them. That they had waived any objection to the sufficiency of the particulars.

Maryland Court of Appeals.—*Firemans Insurance Company of Baltimore vs. Floss and others.*

VALUE OF PROPERTY AT THE TIME OF ITS DESTRUCTION.

Payment on a policy of fire insurance was resisted on the ground of overvaluation, and because the insured represented that he was the sole owner of the property insured. The policy provided that it should be void in the event of false representations. The policy also contained the following provision as to the measure and mode of computing the damages: "In no case shall the claim be for a greater sum than the actual damage to or cash value of the property at the time of the fire, or of the actual cash value of replacing the same; and, in case of the depreciation of such property from use or otherwise, a suitable deduction from the cash cost of replacing the same shall be made to ascertain the actual cash value. The court found for plaintiff and the company appealed.

HELD—That the material question under the "depreciation" clause is, what was the actual condition and value of the property insured at the time of the fire? And, where there is no evidence for the company upon that point, it is harmless error to refuse to admit testimony as to the probable depreciation prior to the issuance of the policy. The age of the building is not an essential element for the estimate damages which is prescribed by the contract. That the facts to be determined are, what was the actual condition of the building immediately before the fire? To what extent was it worn or dilapidated by use or by the elements? How much worse was its condition than a new building of the same plan, form and execution, and what is a reasonable deduction for the depreciation? The time when the building was erected is immaterial. The house may have been built at one time, painted at another, decorated still later, improved at intervals, and the exact time when it reached its best finish be forgotten. Hence the rule of depreciation is inapplicable. Judgment affirmed.

California Supreme Court.—*Hegard vs. California Insurance Company.*

REASONABLE DILIGENCE IN MAKING PROOFS OF LOSS REQUIRED.

The company appealed from a verdict in favor of plaintiff and alleged as defense, the alteration of the policy after delivery, delay and deficiency in the proofs of loss and error in instruction on the part of the trial court.

HELD—That an instruction is correct which states that if a fair preponderance of the evidence shows that the policy was signed and delivered by the defendant company to the plain-

tiff, the burden is on the defendant to show any alteration, and if any appears, that it was made after delivery. A condition requiring immediate notice in case of loss means that the assured shall use reasonable diligence in giving such notice, such reasonable diligence will depend on the circumstances of each case, and where the facts are in dispute, or when they have been ascertained by the proper tribunal for that purpose, it then becomes a question of law whether the notice was reasonable, and if the facts are disputed, it is a question for the jury.

Indiana Supreme Court.—*Insurance Company of North America vs. Brim.*

WHERE COMPANY JOINS IN ARBITRATION IT WAIVES OTHER PROOFS OF LOSS.

The policy contained a condition that in case of loss the assured shall give notice and produce a magistrate's certificate that the loss was without fraud.

HELD—That such condition is waived by the company's joining in proceedings to determine the loss by arbitration, even though the policy says no condition therein can be waived except by writing. Where the policy provides that an award must be had before suit, under the rule of pleading, the petition must allege an award or show facts excusing it.

California Supreme Court.—*Carroll vs. Girard Fire Insurance Company.*

PROPERTY MAY NOT BE CHANGED WITHOUT CONSENT OF INSURER.

A policy of fire insurance was issued on a certain saw-mill in October, 1882. In May, 1884, the property was destroyed. The defendant took this appeal from the verdict of a jury. The points contested were the appropriation of the building to other uses than that of a saw-mill and alterations and enlargement of the building without the consent of the company, as provided by the policy. The court, in reversing the judgment,

HELD—That where a policy of insurance provided that if the insured building should be "altered, added to or enlarged," notice must be given and consent endorsed on the policy. The contract (a by-law) provided that if a building should be "altered, enlarged or appropriated to any other purposes than those mentioned, or the risk be otherwise increased," without the consent of the insurer, the policy should be void. These provisions are construed as requiring notice and consent with respect to a material enlargement of the building, even though the risk was not thereby increased. That a written provision in such a policy authorizing "necessary alterations and repairs," did not authorize a material enlargement of the building. That parol evidence that such an enlargement was contemplated by the parties when the insurance was made, is not admissible to vary the effect of the written contract. That a contract of insurance, made for a period of years, upon a mill building and machinery, while the process of construction was known to be still incomplete and going on, is applicable to the property when complete as contemplated by the parties. A description of the property as a "saw-mill building" had not the effect to restrict the use to the purpose of a saw-mill.

Minnesota Supreme Court.—*Frost's Lumber, etc., Company vs. Millers and Manufacturers Insurance Company.*

ONE PARTNER MAY SWEAR TO PROOFS OF LOSS.

In appeal from a verdict and judgment for the plaintiffs in an action upon a fire policy, the question of adequate proofs of loss was raised.

HELD—That where a policy of fire insurance contained a clause providing that "as soon after the fire as possible a particular statement of the loss shall be rendered the company, signed and sworn to by the assured," and in case where the assured were partners, a proof of loss supported by the affidavit of one of them was a sufficient compliance with this provision.

Iowa Supreme Court.—*Myers and others vs. Council Bluffs Insurance Company.*

INSURANCE UPON HOMESTEAD NOT ATTACHABLE BY CREDITORS.

This is an action brought by the creditors of the insured to recover the amount of their debt from the money collected on an insurance policy. The ground of defense is that the insurance was on the homestead, and that, being exempt from execution, the insurance money

could not be reached by creditors. The creditors insisted that there is nothing in the homestead law exempting the insurance money from the debts of the owner; and the homestead being merely the privilege of occupancy, with no other right or title as against creditors. When it ceased to be such either by the destruction by fire or otherwise, and the money received in lieu of it, the proceeds may be subjected.

HELD—That this view is contrary to the legislative intent, and under the homestead law of Kentucky the proceeds of insurance upon a homestead are exempt in order to enable the owner to rebuild or purchase another house. That the debtor is entitled to something more than the mere right to occupy the homestead as against his creditors; and it is not a fraud upon creditors, under the homestead law of Kentucky, for the owner to use his own means for the purpose of procuring insurance upon his homestead.

Kentucky Court of Appeals.—*Bernheim and others vs. Davitt*.

CANCELLATION OF POLICY TERMINATES MEMBERSHIP IN AN ASSESSMENT COMPANY.

On appeal from a judgment against the defendant in a suit to enforce an assessment upon a policy in a mutual fire insurance company, the court

HELD—That where one holding a policy in a mutual fire insurance company, on an assessment, more than paid all his liabilities to the company up to the time he surrendered his policy and its cancellation, and neither the officers of the company nor the receiver ever returned to the defendant his policy, or intimated to him that they did not regard the policy canceled, he was discharged by the payment from further liability. The statute, in case of insolvent insurance companies, authorizes the receivers to make assessments by "assessing the members and persons insured;" and such person, having paid all his liabilities to the company up to the time of the cancellation of his policy, would no longer be a member or a person insured. The payment of an assessment for which a party was not liable would not operate to estop him from denying future liability, where the liability paid was, at the time it was paid, asserted by the company and believed to exist by the party assessed.

Michigan Supreme Court.—*Church vs. Tolford, Receiver of Union Mutual Fire Insurance Company*.

DEFINING THE CRIME OF ARSON.

This was an action against a man, who, while imprisoned, had set fire to his cell in order to escape. On the trial arson was defined under the penal law of the State as the willful burning of any "house," and a house is any building, edifice, or structure inclosed with walls and covered, whatever the materials used for building. Though the house be neither destroyed nor seriously injured, the "burning" is complete when the fire has communicated to it; and, if the burning was designed, it is immaterial by what means the fire was communicated.

HELD—That the appellant, while confined in a wooden prison of a county poor-farm, set fire to the jail for the purpose of burning the jail sufficiently to produce the alarm of fire, and in the subsequent confusion make his escape, or to burn a hole in his cell to effect his escape, his offense will be arson.

Texas Supreme Court.—*Smith vs. State*.

The accused had set fire to a church, and on the trial it was claimed that such a building did not come within the meaning of the statute of Kentucky, which provided "that if any person shall willfully and unlawfully burn a powder-house, warehouse, store-house, stable, barn or any house or place where wheat, corn, or other grain, fodder, hay or straw, etc., is usually kept, or any other house whatever, or any stack, rick or shock, etc., he shall be confined in the penitentiary not less than one nor more than six years."

HELD—That the words "or any other house whatever" were sufficiently broad to include a church.

Kentucky Court of Appeals.—*McDonand vs. Commonwealth*.

PROPER TO SHOW MOTIVE FOR COMMITTING ARSON.

In an appeal from the decision of the lower courts on a question of indictment for arson, and also as to the admission of certain evidence, the court

HELD—In the prosecution of a person charged with the crime of arson the indictment for arson need not aver the "intent thereby to injure and defraud," these words having been stricken out of the statute by the amendment of 1885, chapter 66, and where persons are on trial upon indictment for arson, that evidence that indictments were on file in the public building burned against them for other crimes was admissible, as showing a motive for the commission of the arson, and as a circumstance going to establish their guilt.

Louisiana Supreme Court.—*State vs. Travis*.

RESPONSIBILITY FOR CRIME WHERE UNLAWFUL INTENT IS SHOWN.

The evidence in this case showed that the defendants went together to a certain house, where they acted so violently that the occupants ran out of the same, and directly afterward the house with the furniture in it, were burned up.

HELD—That an instruction to the effect that if the jury believe that the defendants combined to go to the house to do an unlawful thing, and in the prosecution of such design, and as a result and a necessary consequence thereof, the house was burned, the defendants are guilty, and that, too, although the purpose to burn the house was not entertained by them at the outset, was a correct instruction, under the evidence.

Mississippi Supreme Court.—*Lusk vs. State*.

PROHIBITION RELATIVE TO KEEPING GUNPOWDER BINDING ON INSURED.

The plaintiff in this action alleged that the company's agent had assured him that the policy prohibition would not prevent him keeping and selling powder. A loss occurred and the company refused to pay. The lower court found for the plaintiff, and on appeal being taken, the court, in reversing,

HELD—That the keeping of gunpowder certainly increased the hazard, and its prohibition from sale was a material part of the contract, and that the statement made by the agent is so much at variance with the policy, that if permitted to supplant the writing, would open the door to an assault upon every written contract by the mere verbal statement of the parties or their agents made at the time of the execution, and this stipulation, unmistakable in its meaning, is known to the insured and he sees fit to follow the interpretation of such a contract given by the sub-agent, he cannot complain if he is not permitted to recover for a loss under the policy.

Kentucky Court of Appeals.—*Western Assurance Company vs. Rector*.

CRUELTY TO ANIMALS INSURED VOIDS POLICY.

This was an action upon an insurance policy on one bay mare eight years old, alleged to have died from disease. The company admitted the insurance, but alleged that said mare died of reason of abuse of the plaintiff, and for want of proper and reasonable care, and from the effects of being cruelly beaten with an iron rod. The plaintiff recovered in the trial court, and the defendant appealed.

HELD—That where one insured a mare for stated sum, and afterwards violently beat and abused said mare by striking her with an iron rod, and where a preponderance of the evidence clearly established the fact that the death of said mare was the result of such striking and abuse, that no recovery could be had for the amount of the insurance for the death of said mare. Judgment reversed.

Nebraska Supreme Court.—*Western Horse and Cattle Insurance Company vs. O'Neil*.

INTERPRETATION OF STATUTORY REQUIREMENTS.

Under the Michigan Statute (Laws of 1881, p. 229), requiring insurance companies as a condition of doing business in the State, to make a certain deposit with the Michigan State Treasurer, or with certain named officers of the State where the company is "organized."

HELD—That a British or other foreign company cannot be considered as organized in another State where it is merely licensed to do business so as to meet the requirements of the statute by a deposit made in such other State,

Michigan Supreme Court.—*Employer's Liability Assurance Company vs. Commissioner of Insurance.*

FORGERY NOT SUSCEPTIBLE OF RATIFICATION.

This was an action to review a judgment on a verdict for the defendant in an action of assumpsit.

HELD—That the acceptance of a policy of insurance containing a recital that the insured had become a member of the company by depositing, in addition to the cash premium paid, a certain described premium note, subject to assessment by the directors of the company, does not, in an action on the note to recover an assessment, estop the insured to assert that the note was forged; that forgery is not susceptible of ratification.

Pennsylvania Supreme Court.—*Beiber, receiver of insurance company, vs. Papst and others.*

SETTING FIRE TO HIS WIFE'S HOUSE CONSTITUTES ARSON.

This was an action against the appellant for arson. On the trial the defense was that at the time of the committal of the alleged arson the accused was of unsound mind. The jury found him guilty. Appeal taken, and the court

HELD—That in an indictment under section 1927 Revised Statutes Indiana, 1881, for burning a dwelling-house, which charges that it was the property of another person named therein, need not state who dwelt in the house at the same time. Under the statutes of Indiana, giving married women the right to own and control separate real estate, the same as if sole, arson may be committed by a husband in burning the house of his wife, although dwelling in it with her at the time. That upon such indictment of a husband for burning his wife's house, evidence in such case, that the husband furnished part of the money to build the house originally, is inadmissible. Judgment affirmed.

Indiana Supreme Court.—*Garrett vs. State of Indiana.*

CONCEALMENT OF INCUMBRANCES WHEN NOT INQUIRED INTO IS IMMATERIAL.

Defendant company appealed from a judgment rendered against them. A contract of purchase held by the plaintiff was assigned to one Harrison as collateral to a debt. Harrison afterwards took a policy in his own interest. The house burned and Harrison collected that policy and applied the proceeds on the mortgage. Defendants claimed that the true interest of the plaintiff was not stated, and that Harrison's policy constituted other insurance, thereby vitiating the policy now contested. There was no written application, no written questions or answers. The policy contained no reference to title except the recital "lot held by virtue of a land contract." The court, in affirming,

HELD—That the failure of a person in taking out a fire policy to mention incumbrances upon the property, if not inquired into, and if the application is oral and no deceit is practiced, is immaterial. That although a policy is made voidable if the assured obtains further insurance without the written assent of the company indorsed thereon, yet this cannot prevent the mortgagee from insuring his own risk. Such subsequent insurance by the mortgagee cannot be treated as further insurance which will vitiate the policy in favor of the mortgagor.

Michigan Supreme Court.—*New Hampshire Fire Insurance Company vs. Guest.*

CONVEYANCE WITHOUT DEED IS A SALE OF PROPERTY THAT VOIDS POLICY.

The plaintiff was insured against loss by fire on his steam saw and stave mill by the defendant, and among the conditions of the policy was one that it should become void if the insured was not the sole and unconditional owner of the property, unless the consent of the company be indorsed in writing on the policy. A loss occurred and the defendant alleged the breach of this condition.

HELD—That a policyholder who holds the property insured under a contract for its sale and conveyance to him in fee simple by the owner by deed of quit claim, on payment of the purchase money named therein, and who has fully paid the purchase money, but has not yet received the deed, is the sole, unconditional and fee-simple owner of the property, within the meaning of the usual condition in insurance policies, rendering the policy void in case the assured is not the sole and unconditional owner of the property insured, and owns it in fee simple at law.

United States Circuit Court, Vermont.—*Lewis, J. W., vs. New England Fire Insurance Company.*

PROOFS OF LOSS DEEMED SUFFICIENT.

The company claimed that the assured had not furnished sufficient proofs of loss as required by the policy. Said policy provided that in case of loss the assured should furnish a statement of when and how the fire originated. In compliance therewith, plaintiff, in his proof of loss, stated as follows: "And the said deponent further declares that the said fire did not originate by any act, design or procurement on his part, or in consequence of any fraud or evil practice done or suffered by him, and that nothing has been done by or with his consent or privity to violate the conditions of insurance, or render void the policy aforesaid."

HELD—That a statement, furnished in compliance with a condition in a policy of fire insurance requiring the insured to furnish in his proofs of loss the origin of the fire, that the same was not occasioned by his fault or fraud, and that he had done nothing to violate the conditions of the policy or render the same void, is sufficient.

Pennsylvania Supreme Court.—*Howard Insurance Company vs. Hocking.*

EVIDENCE OF NON-EXPERT NOT TO BE TAKEN AS AGAINST AN EXPERT.

This was a question as to the admission of evidence in regard to damage sustained under a policy of tornado insurance. The company appealed.

HELD—That in an action upon a policy of insurance against tornadoes, the plaintiff testified that it would require "\$300 or \$400 to put the house in good condition again, but on cross-examination, testified that he was not a mechanic and could not estimate the damage accurately from a mechanic's standpoint. Therefore, the testimony was not admissible, especially as a mechanic had testified in the case and estimated the damages differently from plaintiff. Judgment reversed and new trial ordered.

Iowa Supreme Court.—*Lewis vs. Burlington Insurance Company.*

LOCAL AGENT CANNOT ORALLY WAIVE POLICY CONDITIONS.

Two policies of insurance were taken out, one upon a new dwelling, with permission for carpenters to finish it, and the other upon a barn attached. A loss occurred and the company resisted payment on the ground that the ownership of the property had changed and that intoxicating liquors had been sold upon the premises without notice. Insured claimed that the local agent had waived the notice.

HELD—That a conveyance of the premises by the wife of the insured (in which he joined) to a third person, who simultaneously conveyed the same to the insured, the purpose being to vest in him a tax title to the premises which had been purchased by the wife, is not such a "sale" as will avoid the policy. That where a policy provides that its conditions shall only be waived by the written or printed consent of the company, a local agent having authority only to receive premiums and issue policies cannot bind the company by an oral waiver of such

conditions ; as where the local agent was at the same time chairman of the board of selectmen of a town, and as such issued to the insured a license for the sale of intoxicating liquors assuring him that it would not affect the policy during its life, but that he could not have another at the same rates. Remanded for a new trial.

Massachusetts Supreme Judiciary Court.—*Kyle vs. Commercial Union Insurance Company.*

INCREASE OF HAZARD A QUESTION FOR A JURY.

Defendant in a suit brought to enforce the payment of a policy in the sum of \$1,000 written upon a barn and its contents, alleged that the condition relative to the change of incumbrances had been violated, and the hazard increased thereby. On the trial it was shown that the insured barn was situate upon a tract of 280 acres of land described in the policy with an incumbrance of \$1,600 upon it. Plaintiff subsequently sold 200 acres of said land, retained the 80 acres upon which the barn was situated and purchased 40 acres adjacent. The former incumbrance was removed and an incumbrance placed upon the eighty and forty retained and purchased.

Held—That the change of incumbrances on insured property in connection with the disposal of the land, does not necessarily create a breach of a condition in the policy against incumbrances. And whether or not there is a breach, depends upon whether the hazard is increased. If the incumbrance remaining upon the property unsold is less in proportion to the quantity that was upon the whole property when the policy was issued there is no breach. That whether the hazard is increased by a change of incumbrance on insured property, so as to avoid the policy, is a question of fact for a jury. Judgment reversed.

Iowa Supreme Court.—*Russell vs. Cedar Rapids Insurance Company.*

AGENT NOT COMPETENT TO WAIVE CONDITIONS AS TO PROOFS OF LOSS.

A policy of insurance contained a provision that, when a loss occurred under it, "the assured should forthwith give notice in writing of said loss to the company, and within thirty days thereafter render a particular account and proof thereof," which was made a part of the contract.

Held—A local agent who is simply authorized to fix rates of insurance, and countersign and deliver policies, subject to the approval of the company, has no authority to waive such provision of the policy.

Minnesota Supreme Court.—*Bowlin vs. Hekla Fire Insurance Company.*

AGENT'S KNOWLEDGE OF RISK BINDS THE COMPANY.

The company alleged as defense in this case that the property had been previously insured, which insurance was still in existence at the date of the issuance of the contested policy. The trial showed that the agent had full knowledge of the previous insurance, and that the insured was of the opinion that the company issuing the first policy was insolvent.

Held—That where the clerk of a duly appointed agency of a fire insurance company solicits insurance on property which he knows to be insured already in another company, and his employers issue the policy upon the application so obtained, the company is bound by the knowledge of the clerk, and will be deemed to have waived a condition in the policy so issued making the policy void in case of prior insurance in another company without notice. Also, that a party who has insured against fire in one company which is insolvent, and subsequently insured the same property in another company, with notice to such company of the prior insurance, and whose claim is disputed by the latter company, may furnish proof to, and claim the loss from both companies.

Iowa Supreme Court.—*Bennett vs. Council Bluffs Insurance Company.*

SUIT TO SET ASIDE COMPROMISE CANNOT BE MAINTAINED UNLESS AMOUNT PAID BE RETURNED.

This was an action brought by Howard to recover under a policy of fire insurance issued by the Home Insurance Company of New York. After the loss occurred and before maturity

of the policy the company claimed that they were not liable upon the policy owing to their knowledge of certain facts relating to the origin of the fire. They, therefore, agreed upon a compromise, and in consideration of the sum of \$25 the policy was surrendered to the company. This agreement was endorsed on the policy by the following language: "Pleasantville, June, 1886,—Received of R. L. Klum, Assistant State Agent, \$25 in currency, which is in full of all claims I now have, or may have, under this policy, for loss or damage by fire of May 8, 1886, or otherwise; and this policy is hereby fully canceled and surrendered to the Home Insurance Company of New York. Ruel Howard. Attest: W. Stewart." The plaintiff claimed that the settlement had been procured from him while laboring under physical and mental distress by the false and fraudulent representations of the company's agent. The case was tried to a jury as a suit at law. The jury returned a verdict for \$1200, and, over the appellant's motion for a new trial, judgment was given accordingly.

Held—Where after a loss under a policy of fire insurance, and before the policy matured, the company claimed that by reason of the origin of the fire it was not liable upon its policy, and a compromise was agreed upon whereby, in consideration of \$25 paid to the insured, the policy was surrendered up and canceled, and a written release executed by the insured, indorsed upon the policy—he cannot bring an action at law to recover upon the policy as a subsisting obligation, so long as the compromise is not rescinded or avoided by an offer to return the consideration paid for it. It does not alter the case that the compromise may have been brought about by the fraud and misrepresentation of the defendant, or that in the end it was found that a sum largely in excess of the amount paid to settle the disputed liability was due the plaintiff. Judgment reversed, with costs.

Indiana Supreme Court.—*Home Insurance Company of New York, Appellant, vs. Ruel Howard.*

SUIT AGAINST AGENT BY COMPANY CANNOT BE MAINTAINED WHERE COMPANY IS NOT INJURED.

This was an action brought by an insurance company against its agent to recover damages occasioned by neglect of duty on the part of the agent. The agent had sent in an application for a policy of insurance on a building which he represented to be occupied as a hotel. At the date of the issuance of the policy the building was not completed and was not occupied as a hotel, and before its completion it was burned down. The company refused to pay the loss on the ground of misrepresentation in the application, but the insured was allowed to recover, as the agent knew the facts when applying for the insurance. The company then sued its agent. It was shown that the actual risk was not greater than it was represented to be, and the premium paid was greater than would have been charged had the building been insured as being unoccupied.

Held—That it being shown that the risk assumed was within the company's business, and that it was only a question of rates, the company could not recover without showing that it was damaged in rates more than nominal damages.

Iowa Supreme Court.—*State Insurance Company vs. Richmond.*

LIABILITY OF AGENT WHO NEGLECTS TO CANCEL WHEN DIRECTED.

The company in this case brought action against their agents to recover damages caused by the negligence of said agents in not canceling a policy when so instructed. The agents admitted having received a letter in reference to the risk, which said: "I wish you would relieve us of this risk as soon as possible." The lower court directed a verdict for the defendant, and plaintiffs appealed.

Held—That agents are liable for losses arising from the negligent omission on their part, in departing from instructions received from their superiors in the management of the trust committed to them. Where a local agency received instructions from a superior, with the power to order cancellation of policies, desiring them "to relieve the company" of a particular risk named "as soon as possible," which instruction the local agency failed to carry out,

but answered by mail, requesting, as a special accommodation to them, that the policy might run to expiration, which would occur in a few days; and where, within four days, and before a reply could be made, the property was destroyed by fire, such evidence is sufficient instruction from their superior to be a direction to cancel. Judgment reversed and a new trial ordered.

Minnesota Supreme Court.—*Phenix Insurance Company vs. Culler and others.*

Obtaining Other Insurance Voids Policy.

The plaintiff in this case having some doubts regarding the stability of a company in which his property was insured, took out another policy in a different company. Both policies provided that they should be void upon other than existing or subsequent insurance being taken, whether such insurance was valid or invalid. A loss occurred, and the plaintiff sought to recover the amount of the loss from the company issuing the latest policy, claiming that the first policy was void.

HELD—That the condition in the earlier policy did not invalidate it at once upon the issuance of the latter, and that the latter policy was void.

Michigan Supreme Court.—*Keyser vs. Hartford Fire Insurance Company.*

Violation of Condition as to Part of Risk Voids Policy on the Whole.

A. was insured to the amount of \$2400 on three buildings, each a separate risk, but a gross premium being paid. One of the conditions of the policy was violated with regard to one of the buildings, and on a loss occurring the company contested the case, and the court

HELD—That the contract was entire, subject in all its parts to the conditions imposed by the insurance company, and that a violation of one of the conditions of the policy as to a part of the risk, affected the entire policy.

Pennsylvania Supreme Court.—*Kelly vs. Humboldt Insurance Company.*

Notice to Authorized Agent is Notice to the Company.

A policy of fire insurance was issued to the plaintiff to run one year. After its issuance a new building was erected near the property insured. The agent was asked if this would affect the insured risk by increasing the hazard. Agent replied that it would not, and the policy was renewed. A loss occurring, steps were taken to recover the damage incurred. The company refused payment, and the case was brought to trial. Argument was made that the company could not, under the laws of the State, waive any condition of the policy; further, that the agent could not bind the company. Evidence was adduced to show that the agent sometimes, at the request of the secretary, attended to the details of the company's business; that he signed letters, and that he used letter-heads with his name and the words "general agent" printed on them.

HELD—In Iowa any condition of a contract of insurance may be waived by parol by the insurance company. That the agent was a general agent, and that notice to him of the erection of the new building was notice to the company, and that it was liable for the destruction of the insured building by a fire that spread from the new one.

Iowa Supreme Court.—*King vs. Council Bluffs Insurance Company.*

Mortgagee Estopped from Disputing Statements in Application.

This was an action under a policy of fire insurance, which had been obtained by a mortgagor in favor of his mortgagee. When the loss occurred the mortgagee sought to recover, but the company refused payment, on the ground of misrepresentation in the statements. The insured had been asked, when applying for insurance on his mill machinery, shafting, gearing, etc., "what is the present cash value of the property to be insured, exclusive of land and

property not specified?" He stated the value of the entire mill property \$25,000. The mortgagee contested the right of the company to defer payment, as he had not made the statements referred to.

HELD—When a mortgagor procures a policy of insurance for his mortgagee, the latter, by seeking to collect the amount of a loss under the same, will be equitably estopped to dispute the truth of the representations under which the policy was obtained. That the question being somewhat ambiguous, should be construed more favorably for the assured, and that he had reasonable ground for believing he was called upon to give the whole value of the property, including the land.

Illinois Supreme Court.—*Mutual Mill Insurance Company vs. Gordon.*

WHEN COMPANY DECIDES TO CONTEST CLAIM IT WAIVES PROOFS OF LOSS.

Under the policy in this case it was provided (1) that if the property assured was sold or transferred in any manner, or (2) so disposed of that the assured had no further interest in said property, the insurance should immediately terminate. The owner of the property gave a trust deed on the same and afterward took out an insurance policy, which contained the alienation prohibiting clause. The trustee, without the consent of the owner, sold the property; the latter, however, remained in possession until after the fire. He then instituted a suit to set aside the sale and for redemption. The company refused to pay the loss before the time had expired in which to produce proofs of loss.

HELD—That taking these clauses together, it was apparent that an alienation to avoid the policy must be such that all interest or liability of the assured has ceased. That the existence of the trustee's deed, at the time of the loss, was not such an alienation as voided the policy. When an insurance company, after notice of a loss, and with full knowledge of the facts, and before the expiration of the time for the furnishing of proofs of loss, resolves not to pay the loss, basing its refusal on a ground not well founded, and which is no defense, and so informs the insured of its determination not to pay, this will amount to a waiver of proofs of loss.

Illinois Supreme Court.—*Commercial Union Assurance Company vs. Scammon.*

MISREPRESENTATION AS TO TITLE VOIDS THE CONTRACT.

This was a case brought before the Superior Court, in which the plaintiff sought to recover under a policy of insurance against loss by fire. The questions raised by the defendant company were that the assured had represented himself to be the sole owner of the property, whereas the evidence showed that the title was not wholly in him. It appeared that the assured leased a piece of ground for a term and built a gin-house on it with the understanding that at the expiration of the lease the house should revert to the lessor. Further, the assured had purchased an engine, boiler and machinery, and had given a written agreement that the title should remain in the seller until the articles enumerated were paid for. Only part of the amount due had been paid when the application had been made, and also when the loss occurred. Assured claimed that he was ignorant of the contents of the application.

HELD—An application for an insurance policy forms a part of the contract, and one who can read, and has warranted his answers in the application to be true, will not be heard to say he was ignorant of its contents, in the absence of fraud or mistake. The assured was not the sole and undisputed owner of the gin-house, engine, boiler and machinery, as he had represented and warranted in his application, and the court was justified in directing the jury to find against the insured. A misrepresentation in the application as to title to a certain portion of the insured property avoids the contract as to all the property covered by the policy.

North Carolina Supreme Court.—*Cuthbertson vs. North Carolina Home Insurance Company.*

NOTICE OF CANCELLATION TO BROKER WHO CONTROLS THE RISK IS NOTICE TO HIS PRINCIPAL.

A broker had been left to his own discretion for some time by his principal in regard to placing the principal's insurance. On a policy he procured was the proviso that at any time,

upon the return of a *pro rata* portion of the premium paid, it could be canceled. The premium had not been paid, though credit had been given to the broker for it, and the policy was canceled, but no portion had been returned to the principal. After the destruction of the property the principal made a claim for the loss.

HELD—That a notice of cancellation was effectual to destroy the policy, although there was no return of a *pro rata* portion of the premium. Notice to a broker of the cancellation of a policy which he had procured is notice to the insured where the broker had been the agent of the insured for two years previous, with a good deal of discretion in procuring insurance, where the policy was carried upon his credit, and remained in his possession until canceled, and where for more than three months after the cancellation of the policy and the destruction of the property insured by fire, the principal seemed to recognize in all his acts that the notice of cancellation to the broker was binding upon him.

New York Court of Appeals.—*Stone vs. Franklin Insurance Company of Boston.*

COMPANY'S AGENT MADE AGENT OF THE INSURED BY HIS ACT.

The assured left his policy with an agent for safe keeping and afterward asked him how long the property could remain vacant without forfeiting the policy. The agent stated that thirty days was the limit, but the policy contained a clause limiting vacancy to ten days. A fire destroyed the property after it had been vacant ten days.

HELD—That the assured had made the party with whom he deposited the policy his own agent; that his misstatement constituted no ground for reforming the policy, and that the insurer was not liable.

United States Circuit Court, Eastern District, Missouri Equity Division.—*Harrison vs. Hartford Fire Insurance Company.*

POLICY ISSUED ON APPLICATION AFTER LOSS NOT BINDING ON COMPANY.

A fire insurance policy was issued dated prior to the date of the loss, but the insured made application, after the loss, for a policy, and did not communicate the fact of the loss to the insurer.

HELD—Where the property has been destroyed by fire before the application for insurance was made and the terms of the contract agreed on, and the insured knew the fact but did not communicate it to the insurer, who accepted the risk and issued the policy in ignorance of it, the policy is void and will not cover the loss, although antedated as of a date prior to the date of the loss. Under the facts of this case, three days after the loss occurred must be deemed the date when the application was made and the terms of the policy agreed on.

Minnesota Supreme Court.—*Wales vs. New York Bowers Insurance Company.*

COURTESY OF COMPANY DOES NOT CREATE LIABILITY.

The company made out a policy in accordance with the plaintiff's application and sent it to her address to be delivered on payment of the premium. She had left town, and the policy was forwarded to her agent. He having no orders in the matter, returned it to the company, who then notified the assured by mail of the premium being due, and said they held the policy subject to her order. Some time after this plaintiff forwarded the premium with notice of loss. The company refused payment and suit was brought.

HELD—That the contract was never consummated, and plaintiff cannot recover. That the efforts to give the plaintiff opportunity to pay by sending a bill for the premium to various addresses legally indicated nothing more than a desire to treat her with courtesy and liberality.

New York Court of Appeals.—*Anderson vs. Continental Insurance Company.*

MORTALITY AND VITAL STATISTICS.

ON THE MEASURE OF MORTALITY AND ON RECENT VITAL STATISTICS.

BY LEVI W. MEECH.

It is related that the first actuaries, Halley, Simpson and Price could not obtain returns of the ages of the living, and had to calculate their tables from the deaths alone, as given in the "genuine" bills of mortality. In other words, they implicitly assumed the measure of mortality to be the ratio of deaths by each disease or at each age, to the total deaths, which may be termed for distinction, the old method. In process of time the deficient census of the living was so far supplied, that a comprehensive investigation was made, among others, by Milne. The results were published in his treatise on annuities and assurances, London, 1815, and in the article Mortality in the Encyclopedia Britannica, eighth edition. The old method was found to give erroneous measures of mortality, especially in the years of epidemics; it could be correctly applied only to a stationary population, where for nearly a century the annual deaths had been equal to the births.

For the increasing population of Europe, another measure of mortality was of necessity adopted, being the ratio of deaths by each disease or at each age, to the number of living exposed to the mortality in each corresponding year of age, which may be termed the new method. The celebrated Carlisle Table, constructed by Milne on this principle, was for many years the standard life table of England and America. For illustration of the new method, in any calendar year, let D denote the number who have died at the age of thirty, for example, and L the census number of the living at the middle of the year, at the same common age of thirty years. Then the mortality of that year and that age is measured by the ratio of D to $L + \frac{1}{2}D$, as if the deaths had occurred on an average at the middle of the year, with half a year's exposure. And so for every year of age, the deaths, D, are the first term of the ratio; and the second term or divisor is the number exposed, being usually half the sum of the living at the beginning and the end of the same year.

A very full exhibit of this method is given in our "System and Tables of Life Insurance," page 25, also page 39 records the original data of the Carlisle Table, with an outline of "the graphic method" employed in its construction. The special results of Milne were amplified by Dr. Farr in the fifth and sixth Reports of the English registry; and in the eighth Report he gives a True Northampton Table (1838-1844) constructed from both deaths and living by the new method, and presenting a striking contrast to Dr. Price's Northampton Table, which was formed according to the old measure of mortality, from deaths only. The "expectations of life," quoted in outline in the last two columns below, are equal, near the age of 55. Below this age, the values by the old method are too small, and at youthful ages, especially, will be seen to differ widely from the truth.

COMPARATIVE EXPECTATIONS FOR MALE LIFE.

AGE.	ENGLAND AND WALES.				SCOTLAND.	NORTHAMPTON.		AGE.
	Farr's No. 1.	No. 2.	No. 3.	Humphreys.		Old Method. Dr. Price.	New Method. Dr. Farr.	
0.....	40.2	...	39.9	41.9	39.8	25.2	37.6	..... 0
10.....	47.1	47.5	47.1	48.2	45.3	39.8	47.6	..... 10
20.....	39.9	40.0	39.5	39.9	38.2	33.4	39.9	..... 20
30.....	33.1	33.2	32.8	32.5	31.6	28.3	32.6	..... 30
40.....	26.6	26.6	26.1	25.6	25.4	23.1	25.5	..... 40
50.....	20.0	19.9	19.5	19.1	19.3	18.0	18.8	..... 50
60.....	13.6	13.6	13.5	13.3	13.3	13.2	12.3	..... 60
70.....	8.5	8.6	8.5	8.4	8.4	8.6	8.2	..... 70
80.....	4.9	5.0	4.9	5.0	5.0	4.8	5.3	..... 80
90.....	2.7	...	2.8	2.9	2.7	2.4	1.9	..... 90

Besides all this, Dr. Price has the high merit of calling special attention to the important canon or axiom that a life table based on the current increasing population must itself represent "a stationary population." The difficulty of strict compliance with this unyielding canon

is well illustrated in the first five or six columns of the above table. Although the new method was employed for construction, the mortality differs in different calendar years. Consequently the expectation of life differs, and the stationary ideal is not fully realized. At the common ages of forty and fifty years it will be seen that the expectations of life in No. 1 and No. 3 differ by six months; while in No. 1 and Humphreys the difference is twelve months, or a year. As explained at the time of publication, the Table No. 1 is based on the mortality of the single year 1841; No. 2 on the mortality of seven years, 1838-1844; and No. 3 on seventeen years' mortality, 1838-1854. The subjoined results for Scotland were computed by Dr. William Robertson, from the Scottish census for 1871, that is for one year only. Another table by Mr. N. H. Humphreys has more recently appeared in a paper on "The decline in the English death rate," published in *The Journal of the Statistical Society* for 1883. As intimated in *The London Insurance Record*, a new English life table, prepared with the highest actuarial skill and experience, might clear up the perplexing differences of the present tables. And the mean secular rate of mortality might be assigned free from annual or temporary fluctuations. In meteorology, we believe, the advantage of determining the annual temperature and similar climatic constants, from the average of thirty or forty years or more, has long since been recognized.

In further illustration of annual changes, the seventeen-year period of Dr. Farr's Table No. 3 includes the extra mortality from two visitations of epidemic cholera in 1849, and again in 1854. In 1849 the total deaths in England were 440,853, and of these 53,293 were caused by cholera—"a great and extraordinary epidemic." In 1838, the first year of the series, the deaths were 342,760; in the next two years, 338,984 and 359,687, respectively, and in the next year, 1841, the deaths were 343,847; in the last year, 1854, the cholera carried up the number to 437,905. Apparently the epidemics of 1849 and 1854 raised the scale of mortality in the Life Table No. 3 above the normal value, though, probably, not much above it; the matter is left for future investigation.

The American life tables from combinations of the census have been assumed by some to be based upon the latest population statistics—more specifically, although computed from previous enumerations, they were verified by the last census returns. By reference to the method of construction, described in the *System and Tables of Life Insurance*, revised edition, it will be seen that these tables are based on four censuses from 1830 to 1860, representing forty years' experience. When determined from so long a period the law of the "stationary population" (in contrast with "progressive mortality") was found to continue practically unchanged in the census of 1880. And this result was the more to be expected, since the greater part of the persons enumerated in the earlier were still surviving in the last census.

The great increase of life insurance in recent times, has been followed, among other benefits, by improved methods in the analysis of mortality statistics. Not many years since, when actuaries superseded the Carlisle table by tables based on insured experience, they assailed a problem where new difficulties have continually arisen. First came the unknown influence of several policies on one life, then the varied effects of deaths and losses, or lives and amounts, then the influence of medical selections and other causes, including untermiated experience. Altogether the occupation of actuary requires so high proficiency in analysis, so much accurate calculation, that a division of labor is appropriately made between the actuarial and medical departments. Yet the progress of vital statistics manifestly requires the joint efforts of both. In respect to the annual medical reports, it is scarcely necessary to observe that the old off-hand measure of mortality by ratio to total deaths can be safely used, provided the office business has long been stationary, as before described. But if the company's business has been increasing from year to year, only the new measure of mortality by ratio to the exposed can be depended upon. And unless the corresponding numbers exposed or ratios accompany the return of deaths, the deficiency involves a further requisition upon the office records or actuarial department.

If the old measure of mortality proved so erroneous for the slow population of Europe in the seventeenth century, as shown above for Northampton, still more misleading must its use be in America, where the population is doubling its numbers every twenty-five years. And yet, strange as it may appear, the greater part of the annual reports of States and cities, including also the United States census, still give the specious measure of deaths by each disease to a total of 100 or 1000 deaths, as if the population were stationary. However, the physician in charge of the vital statistics of the tenth census observes, on page 60: "While

the original schedules of deaths contain data from which it would be possible, in part at least, to make the necessary deduction to express the true tendency to this disease in these localities, such calculations have been made impossible from the want of clerical force." Professor Quetelet observed that owing to the difficulty of obtaining proper remuneration, or other causes, actuarial science was maturely cultivated by but few persons on the continent of Europe, and the same remark will equally apply to England and the United States. It is greatly to be desired that the elementary principles be more generally known and appreciated. Especially should the correct measure of mortality engage the attention of those in charge of public enumerations.

METHOD OF MEAN AGE AT DEATH.

"The fallacies of the method of mean age at death" are described by Dr. Farr in the sixth annual report of the British registry. The mean age is obtained by simply summing up the ages at death and dividing the sum of years by the number of deaths. It is only a pity, he observes, that the method is not as accurate as it is easy. Like a rough and bad instrument, it gives some idea of the thing which it pretends to measure, but its indications are often entirely wrong. Some of the current reports give an imposing display of statistics, which, like the one blade of the scissors without the other, are incomplete in giving but one of the two terms needed for comparison. In brief, the method of mean age at death, like the old measure of mortality, furnishes true results only where the ages have the distribution peculiar to a stationary population.

Similar conclusions to those of Dr. Farr are repeated in the recent system of life contingencies by George King of the London Institute of Actuaries. Thus, it is stated that "to compare the average ages at death of different classes or groups of persons does not prove anything, unless we know the average ages at which the persons come under observation, so as to be able to make allowances for differences in this respect. In order to form a correct idea of the relative mortality of different classes of persons, we must ascertain and compare the rate of mortality at each age in each class." To illustrate "another fallacy which is sometimes current, the average number of annual deaths per 1000 of population in Victoria, Australia, was 16.6, and in England and Wales, 22.1. But as a great many persons in the prime of life had emigrated to Australia, leaving behind in England a large proportion of elderly persons, among whom the rate of mortality is heavy, these figures do not tell us whether Victoria or England is the more healthy. To form a just comparison we must, as we have said before, ascertain the rate of mortality at each age. * * * "These figures teach us to be very cautious in dealing with statistics of populations. Unless we are acquainted with and have made the correct allowances for every fact, it is dangerous to venture on any deductions."

MAPS OF THE DISTRIBUTION OF DISEASES.

The present sketch of ways and means for improvement in vital statistics, would be incomplete without briefly noting a further improvement, in mapping the geographical distribution of diseases in the United States. For this purpose, by far the most accurate collection of statistics is that of the Thirty Offices, including 35,442 deaths of males, of which the diseases and the locations were specified. Also the data of the living exposed were sufficient for computing the measures of mortality according to both the old and the new method, as given in the "System and Tables," pages 56 and 200. In order to obviate the irregularities of small numbers and allow the general series of facts to predominate, the whole were separated into seven groups corresponding nearly to those of Dr. Jarvis for the United States census of 1860. For example, taking the deaths by one of the principal diseases, *consumption*, the results of the Thirty Offices, are here indicated on the accompanying maps.

With respect to the upper map, which follows "the old method" or measure of mortality, the climate of the Southern group would appear the most favorable to consumptives. But to show that this and some other results of "the old method" are unreliable and misleading, in any group, let C denote the deaths by consumption, and D the number of deaths by other causes. Then if D be relatively large, the old ratio of C to C+D will be small, as in the Southern group. Here the ratio is small, not because C is small, but because D is very large. The upper map will not distinguish this from the important California group, where the ratio is also small from the very different cause that C is relatively small. Conversely in the Northeastern States of the Union the ratio appears larger from the exterior cause that D

is smaller or below the average. Thus the results of the old method lead to confusion, like the drawings from urns, where the proportions of black and white balls drawn are all different from each other, and the total numbers within the urns are unknown.

Therefore, for reliable information, we recur to the lower map, based on the new method or measure of mortality. On this map the lowest annual rate, 16.9, or nearly seventeen deaths by consumption among 10,000 living, is generally uniform in the Northwestern and Pacific States; while the highest rate, averaging 21.4, or between twenty-one and twenty-two deaths by consumption among 10,000 exposed, is nearly constant for all the Atlantic and Gulf States, from Maine to the borders of Mexico. To this remarkable conformity of the limiting rates, with the physical features of the United States, attention was invited on the first publication of these statistics. May not the proper explanation be found in the connection of the germ theory with the prevailing winds from the Western quarter of the horizon? The presence of germs or bacilli in malarial diseases was briefly stated on page 57 of the "System and Tables;" and the like minute growths are equally detected in the deceased parts of the lungs in consumption. Numerous experiments prove that these bacilli cannot originate spontaneously in the body, but must come from without, through the air, or the breath, or from diseased parentage. Also, some inherit a greater susceptibility than others to such outward infection, which may often be avoided by early change of residence. The most effective remedy for consumptives is found in the purer air of the mountains or sea coast, at the proper temperature, away from the vitiated air of the common country and of cities. And these facts explain the statistics above; for the general system of westerly winds blowing from the Pacific ocean and over the Rocky Mountains should be more free from contagion in the earlier part of their course, than when, after passing on over hundreds of miles of ordinary land areas, they overspread the more leeward or Eastern portion of the United States. This explanation of the statistics which, first occurred at the moment of writing, may be more fully defined by further researches.

COMPARISON OF RECENT MORTALITY EXPERIENCE.

Since the general collection of the statistics of the Thirty Life Offices was completed, several American companies have published their mortality experience brought down to later dates; and more extensive exhibits will doubtless follow in coming years. To facilitate present comparison, the recent rates of mortality have here been collected from the separate publications into the accompanying Table. The similar experience of the thirty offices in its primary form for male lives, is also copied in the second column, from the System and Tables, page 159. It may be useful for the estimation of large or small numbers, to state that the deaths of male lives, without the corresponding number of the living, in the Thirty Offices collection, were 44,485 in number; in the experience of the Mutual Benefit Life Company, 6739; in the Connecticut Mutual, 8746; in the Provident Life and Trust, 796 deaths of males, and sixty-seven of females; in the John Hancock Life, 989 deaths of males and females; and in the fourteen Benefit Companies, 3980 deaths. For explanation of the seventh column of the table, inserted from the computations of Mr. L. G. Fouse, 0.35, or the first term of the increasing series is given as the rate of mortality for those whose twenty-fifth year of age coincided with the first, second or third year of membership; 0.53 is the rate of those whose twenty-fifth year of age was passed in the fourth, fifth or sixth year of membership; and 0.62 is the rate for the same age in the seventh, eighth and ninth years of membership. And so for thirty and the other quinquennial ages. It may also be observed that the remarkably low rate of mortality in the Provident Life and Trust is ascribed to the extreme care of agents and medical examiners in the selection of risks, and to "the limitation of business to the more healthful sections of the country."

With respect to the proper measure of agreement of a company's experience with life tables, the usual tests involve only the rate of mortality or of money loss taken separately. But it is not improbable that future investigation may lead to more complete methods, including also the rate of interest. Whenever such methods are instituted, the Thirty Offices Table, from the manner of its construction, will be found specially adapted to represent the joint mortality and financial experience. In the meantime, somewhat unexpectedly, it has furnished the nearest agreement for the simple tests in common use. To refer for illustration to the published reports, "the ratio of actual to probable deaths" in the Mutual Benefit Life Company to 1873, was computed to be 0.765 by the Carlisle Table; 0.794 by the Seventeen Offices

OLD AND NEW MEASURE OF MORTALITY IN VITAL STATISTICS.

DEATH BY CONSUMPTION IN 100 DEATHS.



STATES INCLUDED IN THE SEVERAL GROUPS.

I.	III.	V.	VI.	VII.
New England. New York.	New Jersey. Pennsylvania.	Delaware. Maryland. Dist. Columbia.	North Carolina. South Carolina. Tennessee. Georgia. Florida.	<i>Pacific, etc.</i> Washington. Oregon. California.
II.	IV.	Virginia. Kentucky. Missouri.	Alabama. Mississippi. Arkansas. Louisiana. Texas.	Utah. Dakota. New Mexico
Michigan. Wisconsin. Minnesota. Nebraska.	Ohio. Indiana. Illinois. Iowa. Kansas.			

DEATHS BY CONSUMPTION IN 10,000 LIVING.



RECENT INSURED EXPERIENCE. ANNUAL MORTALITY, PER CENT.

Age.	Thirty Offices, to 1874.	Mutual Benefit, to 1870.	Connecticut Mutual, to 1878.	Provident Life and Trust, to 1885.	John Hancock, to 1883.	Fourteen Ben- e-fit Companies, to 1886.	Thirty Amer- ican Offices Table.	American Ex- perience, 1884.	Seventeen Brit- ish Offices.	Twenty British Offices. H.M.	Age.
25	0.67	0.63	0.75	0.51	0.67	0.35	0.70	0.81	0.78	0.66	25
26	0.67	0.63	0.70	0.47	0.72	0.53	0.71	0.81	0.79	0.67	26
27	0.70	0.64	0.74	0.46	0.75	0.62	0.72	0.82	0.80	0.69	27
28	0.68	0.65	0.66	0.46	0.45	....	0.73	0.83	0.81	0.72	28
29	0.64	0.65	0.79	0.48	0.70	....	0.74	0.83	0.83	0.75	29
30	0.67	0.66	0.59	0.49	0.43	0.37	0.75	0.84	0.84	0.77	30
31	0.69	0.67	0.63	0.50	0.57	0.56	0.76	0.85	0.86	0.79	31
32	0.69	0.68	0.72	0.49	0.47	0.66	0.77	0.86	0.87	0.81	32
33	0.73	0.69	0.75	0.49	0.81	....	0.79	0.87	0.89	0.83	33
34	0.75	0.70	0.72	0.52	0.68	....	0.80	0.88	0.91	0.85	34
35	0.74	0.71	0.75	0.54	0.74	0.40	0.82	0.89	0.93	0.88	35
36	0.76	0.73	0.71	0.56	0.84	0.62	0.84	0.91	0.95	0.91	36
37	0.81	0.74	0.74	0.59	0.72	0.72	0.86	0.92	0.97	0.95	37
38	0.85	0.76	0.75	0.63	0.72	....	0.88	0.94	0.99	0.98	38
39	0.86	0.78	0.87	0.62	0.73	....	0.91	0.96	1.01	1.01	39
40	0.88	0.80	0.89	0.65	0.69	0.46	0.94	0.98	1.04	1.03	40
41	0.91	0.82	0.75	0.69	0.58	0.70	0.96	1.00	1.06	1.05	41
42	0.96	0.85	0.90	0.70	0.77	0.81	1.00	1.03	1.09	1.07	42
43	1.02	0.87	0.98	0.71	0.70	....	1.04	1.05	1.13	1.11	43
44	0.99	0.91	0.86	0.77	0.83	....	1.08	1.08	1.17	1.16	44
45	1.00	0.95	0.95	0.77	0.87	0.55	1.12	1.12	1.22	1.22	45
46	1.09	0.99	1.06	0.74	1.07	0.84	1.17	1.16	1.28	1.29	46
47	1.15	1.03	1.05	0.77	1.22	0.98	1.22	1.20	1.35	1.37	47
48	1.15	1.08	1.08	0.81	0.87	....	1.22	1.25	1.43	1.44	48
49	1.19	1.14	1.02	0.79	0.95	....	1.35	1.31	1.51	1.52	49
50	1.31	1.20	1.07	0.87	1.07	0.69	1.42	1.38	1.59	1.60	50
51	1.38	1.26	1.37	1.05	1.16	1.07	1.50	1.45	1.69	1.67	51
52	1.42	1.34	1.32	1.18	0.77	1.24	1.58	1.54	1.79	1.75	52
53	1.48	1.42	1.41	1.26	1.39	....	1.68	1.63	1.91	1.86	53
54	1.62	1.51	1.52	1.43	1.81	....	1.78	1.74	2.03	1.97	54
55	1.73	1.61	1.65	1.49	1.86	0.94	1.89	1.86	2.17	2.10	55
56	1.80	1.72	1.64	1.38	1.75	1.42	2.02	1.99	2.31	2.25	56
57	1.92	1.85	1.78	1.28	2.33	1.66	2.16	2.13	2.47	2.40	57
58	2.07	1.99	1.87	1.37	2.03	....	2.31	2.29	2.64	2.56	58
59	2.34	2.14	2.09	1.28	2.26	....	2.47	2.47	2.82	2.75	59
60	2.57	2.31	2.32	1.36	3.11	1.32	2.65	2.67	3.03	2.97	60
61	2.56	2.50	2.51	1.68	2.90	1.99	2.85	2.89	3.26	3.20	61
62	2.67	2.71	2.48	1.77	2.02	2.33	3.07	3.13	3.51	3.46	62
63	2.68	2.94	2.82	2.74	2.82	....	3.31	3.39	3.78	3.75	63
64	3.26	3.20	3.46	2.90	2.91	....	3.57	3.69	4.08	4.04	64
65	3.59	3.48	3.66	3.34	5.28	1.92	3.86	4.01	4.41	4.34	65
66	3.66	3.80	3.63	3.74	2.15	2.91	4.18	4.37	4.76	4.66	66
67	3.85	4.15	3.79	3.90	3.76	3.39	4.53	4.76	5.15	4.99	67
68	4.50	4.54	4.20	3.89	1.82	....	4.90	5.20	5.56	5.32	68
69	4.98	4.97	4.51	4.08	1.46	....	5.32	5.68	6.01	5.73	69
70	5.06	5.45	4.27	4.36	6.85	2.87	5.78	6.20	6.49	6.22	70
71	5.48	5.99	5.02	4.44	5.65	4.33	6.28	6.77	7.02	6.81	71
72	6.07	6.58	6.65	5.01	3.35	5.07	6.82	7.37	7.58	7.49	72
73	6.07	7.23	6.99	6.63	10.74	....	7.41	8.02	8.19	8.29	73
74	6.55	7.96	5.75	7.73	14.93	....	8.07	8.70	8.85	9.12	74
75	6.99	8.76	8.70	8.91	4.63	....	8.78	9.44	9.56	9.84	75
All.	1.03	1.19	1.12	0.76	0.92	0.91	....	....	....	....	..

Table ; 0.862 by the American Experience Table ; and 0.891 by the Thirty Offices Table constructed later. In the Connecticut Mutual, to the year 1878, the corresponding ratios were 0.778, by the Seventeen Offices Table ; 0.800 by the Twenty Offices or HM Table ; 0.846 by the American Experience Table ; and 0.873 by the Thirty Offices Table. Such are the ratios of actual to probable deaths only.

The ratio of actual to probable loss, or to the expectation of loss, in the Mutual Benefit Company to 1879, was 0.894 by the American Experience Table, and 0.919 by the Thirty Offices Table. Thus it will be seen that the Life Table constructed from the most extensive data, to represent most closely the financial values of life insurance, has also given the nearest approach to the desired ratio of 1.00 for the present mortality experience, and for the current losses. A similar indication follows from the accompanying Table of Annual Mortality per cent, from the age of twenty-five to seventy-five years. For at each age in this table, if the rate of each company be compared horizontally with those of the four life tables, to note the nearest agreements, an average majority number of thirty-four, out of a total of fifty-one, is found to agree most nearly with the Thirty Offices Table. Indeed, a very considerable share of the experience was formerly contributed for this table and entered into its construction.

Now then, the man who thinks, will keep himself in condition for work ; he will not abuse himself. Every day we meet men who would get fighting mad if they saw a man treating a horse as they treat themselves. They have no regular hour for eating and sleeping, and some of them, we regret to say, seem to drink by system. The man who works at canvassing should be always in training, as the fighters say. It is a great thing to have a sound body as a home for a sound mind. Good food, taken at regular times, and plenty of sound sleep, keep a man cheerful and always ready to do his work. Then there is the personal appearance—how about that ? The man who is careful about his person, and who bestows some thought upon his apparel, is always the better for it. He respects himself more, is less self-conscious, therefore more agreeable to those with whom he has to do. The agent can hardly be too particular about his personal appearance—always dressing modestly, of course—no matter what class of people he comes in contact with. The man who gets on at the business goes at his work resolutely, but not as though he were in a hurry. He starts in at a gait that he can maintain all day, and works with a steady stroke. Small failures do not disturb him in the least. They do not dampen his zeal or check his flowing spirits. He knows if he works intelligently he will, by perseverance, produce average results. But some men, and good men too, seem to be so constituted that anything like a day or two of unsuccessful canvassing takes all the heart out of them for the time, even though they know well enough that under the circumstances no man could have done better.

“ Few persons,” says *The Spectator*, “ realize the anxiety a wife feels as she looks upon her children and wonders what will be her fate and theirs should their natural protector be suddenly taken away. A policy of life insurance will remove all this anxiety, and assure her that should she be so bereaved, the means are provided to enable her to maintain them in comfort. Life insurance cannot assuage grief for the loss of loved ones, but it can so far take the place of the breadwinner as to supply the necessities of life to those who were dear to him. As you wish your wife a Happy New Year, contribute to that happiness by giving her a life insurance policy on your life.”

STATISTICS OF FOREIGN COMPANIES.

The following pages of statistics, relative to foreign insurance companies, showing their location, financial standing and business managers, we extract from that very valuable English publication, The Post-Magazine Almanack. Persons desiring information regarding any English company more in detail than is here given, more especially as to the personnel of the companies, are referred to that publication :

DIRECTORY OF BRITISH INSURANCE COMPANIES.

The life assurance offices marked F. S. in the list are constituted as friendly societies and therefore not under the operation of the life assurance companies' act, 1870 to 1872.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1862	Aberdeen & Northern F. S., Aberdeen.	Industrial Life.....	Jas. Robertson, Sec.
1866	Accident, London, E. C.....	Acc's, Gen'l and Rail.	C. Harding, Man.
1824	Alliance, London.....	Life and Fire.....	Robt. Lewis, Sec.
1824	Alliance, London, E. C.....	Marine.....	Douglas Owen, Sec.
1876	Amalgamated Engineers F.S., London	Industrial Annuity...	J. W. Bacon, Sec.
1885	Ancient Benefit F. S., Cardiff.....	Ind. Life and Sickness	David Rowlands, Sec.
1808	Atlas, London, E. C.....	Fire and Life.....	S. J. Pipkin, Sec.
1878	Atlas, Newcastle-on-Tyne.....	Steamers.....	R. B. Peverley, Sec.
1872	Bath and West of England, Bath.....	Plate Glass.....	J. Steadman, Man.
1872	Berkshire F. S., Reading.....	Ind. End. & Med. Aid	Frederick Butler, Sec.
1846	Birmingham United League F. S., Birmingham.....	Industrial Life.....	Daniel Ward, Sec.
1881	Birmingham Workmans F. S., Birmingham.....	Ind. Life and Sickness	George Mackie, Sec.
1840	Blackburn Philanth. Burial F. S., Blackburn.....	Industrial Life.....	Abraham Culshaw, Sec.
1863	Blackburn Philanth. Mutual F. S., Blackburn.....	Industrial Life.....	Richard McNeale, Sec.
1886	Blackburn Plate Glass, Blackburn.....	Plate Glass.....	E. J. Bullough, Sec.
1883	Blue Ribbon, Birmingham.....	Life and Accident.....	W. H. Greening, Man.
1859	Boiler Insurance and Steam Power, Manchester.....	Steam Boilers, Employers Liability...	Percival Hartley, Sec.
1876	Bolton Cotton Trade, Bolton.....	Fire.....	P. Kevan, Sec.
1874	Bradford Plate Glass Mutual, Bradford	Plate and other Glass.	Thomas Middlebrook, Sec.
1881	Brighton and Sussex Union, Brighton	Fire.....	George Freeman, Man.
1878	Bristol Channel Freight, etc., Cardiff.	Freight & Demurrage	J. L. Browne, Sec.
1880	British and Irish Plate Glass, Bristol.	Plate Glass.....	H. L. Risley, Sec.
1847	British Empire Mutual, London, E. C	Life.....	E. Bowley, Man.
1854	British Equitable, London, E. C.....	Life.....	W. S. Gover, Man.
1863	British Legal, Glasgow.....	Life and Loans.....	H. Steel, Sec.
1866	British Workmans, Birmingham.....	Life and Endowments	H. Port, Man.
1862	British Workmans F. S., Walsall.....	Ind. Life and Sickness	Daniel Hopley, Sec.
1854	Briton Medical and General, London.	Life.....	R. P. Hardy, Sec.
1881	Builders Accident, London, W. C.....	Employers Liability..	E. S. Henshaw, Sec.
1873	Bute, Rothsay.....	Fire.....	D. Macbeth, Sec.
1805	Caledonian, Edinburgh.....	Fire and Life.....	D. Deuchar, Man.
1871	Caledonian Plate Glass, Glasgow.....	Plate Glass.....	W. M. McCulloch, Man.
1887	Cambridge University and Town, Cambridge.....	Fire.....	Arthur Rutter, Sec.
1834	Chorley Family Funeral F. S., Chorley	Industrial Life.....	James Sargent, Sec.
1840	Church of England, London.....	Life and Fire.....	H. M. Baker, Sec.
1876	City of Bangor Protection, Bangor.....	Marine.....	Robert Hughes, Man.
1838	City of Glasgow, Glasgow.....	Life.....	F. F. Elderton, Man.
1862	City of Glasgow F. S., Glasgow.....	Ind. Life and Sickness	R. L. Gemmel, Sec.
1881	City of London Fire, London.....	Fire.....	L. C. Phillips, Gen. Man.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organ- isation.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1881	City of London Marine, London, E. C.	Marine.....	R. Borrow, Sec.
1829	Clergy Mutual, Westminster.....	Life, Endow'm'ts, etc.	Matthew Hodgson, Sec.
1824	Clerical Med. and Gen., London.....	Life.....	W. J. H. Whittall.
1874	Colonial Mutual, London, E. C.....	Life and Annuity.....	G. C. Alder, Man.
1867	Combination F. S., Brentford.....	Sick, Life & Endow.....	Samuel Proud, Sec.
1887	Commercial Fire of Scotland, Glasgow	Fire.....	George Peeney, Sec.
1880	Commercial Plate Glass, Sutherland..	Plate Glass.....	G. W. Bain, Man.
1861	Commercial Union, London.....	Fire, Life and Marine	G. Lyon Bennett, Sec.
1867	Co-operative, Manchester.....	Fire, Life and Fidelity	James Odgers, Man.
1807	County, London.....	Fire.....	G. Stevens, Sec.
1847	County, Hertford.....	Hail.....	J. W. Chesshyre, Man.
1825	Crown, London, E. C.....	Life.....	A. Mackay, Sec.
1887	Crown Accident, Bristol.....	Accident, Guarantee.	W. E. Thomson, Man.
1807	Eagle, London.....	Life.....	G. Humphreys, Sec.
1885	East Lancashire Peoples F. S., Ac- crington.....	Industrial Life.....	Joseph Holroyd, Sec.
1887	Ecclesiastical Buildings, London, W.C	Fire.....	John Duncan, Sec.
1823	Economic, London.....	Life.....	J. R. Grimes, Sec.
1886	Economic, London, E. C.....	Fire.....	J. Carswell, Man.
1886	Economic Plate Glass, Plymouth.....	Plate Glass.....	William Luxon, Sec.
1823	Edinburgh, Edinburgh.....	Life and Annuities.....	G. M. Low, Man.
1887	Edinburgh Employ. Liab., Edinburgh	Accidents of all kinds.	J. M'Canlie, Man.
1880	Empire Liability Assurance Corpora- tion, London, E. C.....	Emp. Liab., Acc't, Fid. and Fire.....	S. S. Brown, Man.
1881	Emp. Liab. & Workshop, Birm'gham.	Employers Liability..	W. H. Greening, Man.
1879	Eng., B'lr & Emp. Li., Manchester	Eng., B'lr & Emp. Li.	E. Moss, Sec.
1879	English & Scottish Boiler, Manchester	Steamboilers, Mach.	C Stevenson, Man.
1839	Eng. & Scottish Law, London, S. W.	Life, Ann., End. & La	F. E. Colenson, Sec.
1844	Equity and Law, London, W. C.....	Life.....	G. W. Berridge.
1873	Equitable Fire, Manchester.....	Fire.....	D. R. Paterson, Sec.
1884	Equitable Guar. & Acc., Manchester.	Fire, Guar. and Acc.	D. R. Paterson, Sec.
1835	Equitable Reversionary, Lon., W. C.	Reve., Life Int., An.	F. S. & C. H. Clayton, Secs.
1762	Equitable Society, London, E. C.....	Life and Survivorship	J. W. Stephenson, Sec.
1802	Essex & Suffolk Equitable, Colchester	Fire.....	Robert Anderson, Sec.
1887	Federal, London, E. C.....	Fire.....	D. Christie, Man.
1875	Federative, Oldham.....	Fire.....	J. Wainwright, Man.
1886	Fidelity Accident, Sickness and Gen- eral, Aberdeen.....	.....	William Harvey, Sec.
1880	Fire Insurance Ass'n, London, E. C.	Fire.....	D. Lawrie, Man.
1832	Friends Provident Insurance, Yorkshire	Life, Ann., End., etc.	J. J. Dymond, Man.
1837	General, London, E. C.....	Life and Fire.....	Henry Ward, Sec.
1879	Gen. Acc., Guar. & Indem., Dublin...	Indemnity agst Acc'd't	
1843	General Hailstorm, Norwich.....	Hailstorm.....	C. S. Gilman, Sec.
1886	General (of Perth), Perth.....	Acc., Emp. Liability.	F. Norie Miller, Sec.
1836	General Reversionary, London, S. W.	Purchase of Rever, etc	D. A. Bumsted.
1881	Glasgow and London, London, E. C.	Fire.....	D. M. Lang, Man.
1808	Glasgow Annuity, Glasgow.....	Annuities.....	A. M. Lindsay, Sec.
1882	Globe noo Ar, Newcastle-on-Tyne....	Steamers.....	R. B. Peverly, Sec.
1870	Globe Marine, Limited, London.....	Marine.....	B. Francis Cobb, Sec.
1871	Globe Sick Benefit F. S., London, E.C	Industrial, Sickness..	H. Hyslop, Sec.
1848	Gresham, London, E. C.....	Life.....	Joseph Allen, Sec.
1840	Guarantee Society, London, E. C.....	Fidelity.....	Augustus Muzio, Sec.
1821	Guardian, London.....	Fire and Life.....	F. J. Marsden, Man.
1863	Guardian, Manchester.....	Plate Glass.....	Thomas Harris, Sec.
1880	Guar. Horse, Vehicle & Gen., London	Horse, Vehicle & Ind.	Ernest H. Wilson, Sec.
1886	Guardian Indemnity, London, E. C...	Horse, Vehicle & Ind.	E. H. Wilson, Man.
1696	Hand-in-Hand, London, E. C.....	Fire, Life & Annuit.	B. Blenkinsop, Man.
1861	Halifax Royal F. S., Halifax.....	Ind. Life & Med. Aid.	William Smith, Sec.
1887	Hard Waste Manufacturers, Bury.....	Fire.....	Richard Horrocks, Sec.
1885	Health Insurance Ass'n, London, E. C	Income at Illness ..	F. H. E. Livesay, Man.
1883	Hereford Financial Ass'n, Hereford...	Loans & Plate Glass..	T. Hutchinson, Sec.
1864	Home and Colonial, London, E. C.....	Marine.....	T. Allen Clark, Sec.
1803	Imperial, London.....	Fire.....	E. Cosens-Smith, Man.
1820	Imperial, London.....	Life.....	J. Chisholm, Man.
1878	Imperial Live Stock, London, S. W.	Horses, Cattle, etc...	Benjamin S. Essex, Sec.
1875	Imperial Union Acc., London, E. C...	Accidents.....	A. B. Shelley, Sec.
1824	Indemnity Marine, London, E. C.....	Marine.....	
1866	Industrial of Great Britain, Middlesbro	Ind. Life and End ..	John Darlington, Man.
1882	Isle of Man, Douglas.....	Fire.....	F. E. Horton, Man.
1886	Ipswich Mutual Plate Glass, Ipswich..	Plate Glass.....	
1802	Kent, Maidstone.....	Fire.....	Walter L. Seyfang, Man.
1887	King, Liverpool.....	Fire and Accident....	Henry Cross, Man.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1877	Lancashire and Yorkshire, Manchester	Accident and Guar...	C. McBride, Man.
1852	Lancashire, Manchester	Life and Fire	George Stewart, Man.
1841	Lancaster Benevolent F. S., Lancaster	Industrial Life	R. C. Harker, Sec.
1845	Law Fire, London, W. C.	Fire	George William Bell, Sec.
1823	Law Life, London	Life	Griffith Davies.
1850	Law Property, London, W. C.	Life and Titles	H. C. Wilson, Sec.
1853	Law Reversionary, London, W. C.	Rever. Life Int. Ann.	C. B. Clabon, Sec.
1854	Law Union, London	Life, Fire & Annuities	Frank McGedy, Sec.
1884	Leeds and General F. S., Manchester	Industrial Life	George Betts, Sec.
1883	Leeds and North of England, Leeds	Boiler, Emp. Liab.	G. H. Forster, Man.
1836	Legal and General, London, E. C.	Life	E. Colquhoun, Man.
1838	Life Ass'n of Scotland, Edinburgh	Life and Annuities	J. T. Smith, Man.
1879	Lion Fire, London, E. C.	Fire	T. B. Bell, Man.
1881	Liverpool and County F. S., Liverpool	Sickness	J. E. Owens, Sec.
1836	Liverpool & London & Globe, L'pool.	Fire, Life & Annuities	John M. Dove, Man.
1887	Liverpool Mortgage, Liverpool	Principal and Interest	
1866	Liverpool Plate Glass, Liverpool	Plate Glass	J. Reid Moir, Man.
1856	Liverpool Protective F. S., Liverpool	Industrial Life	Daniel J. Thompson, Sec.
1878	Liverpool Reversionary, Liverpool	Purchase of Rever., etc	Cochran & Walker, Secs.
1840	Liverpool United Legal F. S., L'pool.	Sickness	James Currie, Sec.
1843	L'pool Vict. Legal F. S., Lon., E. C.	Life	John G. Cleasy, Sec.
1887	Local, London, E. C.	Fire	
1887	London Amicable, London, S. W.	Life and Accident	Walter Wieland, Sec.
1883	London and Brighton, London, E. C.	Plate Glass	
1881	London and County, London, E. C.	Fire and Fidelity	William Jopson, Sec.
1873	London and County, London, E. C.	Plate Glass	Henry Hare, Sec.
1873	London and General, London, W. C.	Plate and other Glass	F. B. Williams, Sec.
1862	London and Lancashire, Lon., E. C.	Life	W. P. Clirehugh, Man.
1862	London and Lancashire, Liverpool	Fire	C. G. Fothergill, Man.
1869	London and Man. Ind., London, E. C.	Life, Med. A'd & En.	Woodward & Grayling, Mans.
1885	London and Manchester Plate Glass, London, E. C.	Plate Glass	W. Swan Parker Man.
1886	London & North British, London, E. C.	Plate Glass	H. Williams, Man.
1881	London & Provincial, London, E. C.	Fire	A. Waters, Sec.
1873	London and Provincial Horse and Carriage, London, E. C.	Horses and Vehicles of all descriptions	B. Annereau, Sec.
1886	London & Univ. F. S., Hammersmith	Ind. Life & Med. Aid	Rev. R. Shepherd, Sec.
1765	London Annuity Society, London	For Wid. of Members	John P. Laurence, Sec.
1720	London Assurance Corp., London	Fire, Life & Marine	J. Clunes, Man.
1881	London, Edinburgh and Glasgow, London, E. C.	Life, Industrial Acc.	C. W. Skinner, Sec.
1869	London Guarantee and Accident, London, E. C.	G., A. & Emy. Liab.	E. G. L. Anderson, Sec.
1806	London Life Ass'n, London, E. C.	Life	E. Docker, Sec.
1885	London Plate Glass, London, E. C.	Plate Glass	Wm. R. Ockerby, Sec.
1872	Lowestoft Mutual, Lowestoft	Marine	W. B. Youngman, Sec.
1844	Loyal Philanthropic, F. S., Liverpool	Industrial Life	Richard Thompson, Sec.
1824	Manchester, London	Fire	C. R. Pilcher, Sec.
1854	Manchester Steam Users, Manchester	Engines and Boilers	Robert Tonge, Sec.
1852	Marine & General Mutual, Lon., E. C.	Life (also Marine)	C. G. Laing, Sec.
1885	Mercantile Accident and Guarantee, Glasgow	Accidents, Fid. Guar.	C. W. Milne, Man.
1871	Merchants Marine, London, E. C.	Marine	Alfred Dawson, Sec.
1867	Methodist and General, London	Industrial Life	Daniel Marshall, Sec.
1835	Metropolitan Life, London, E. C.	Life	Arthur Pearson.
1851	Midland Counties, Lincoln	Fire, Life, Hail & An.	Benjamin Vickers, Sec.
1862	Midland Steamboiler, Wolverhampton	Inspect. and Insur	J. Underhill, Sec.
1872	Morley Mutual, Morley	Fire	William Smith, Sec.
1886	Mortgage Insurance, London	Mortg. & Debentures	J. C. Princep, Sec.
1881	Mutual Accident, Manchester	Employers Liability	O. B. Jeens, Man.
1834	Mutual, The, London, E. C.	Life	H. G. Rowell, Sec.
1870	Mutual Fire, Manchester	Fire	J. N. Lane, Man.
1870	Mutual Fire, London, E. C.	Fire	Hubert White, Sec.
1884	Mutual Plate Glass, Darlington	Plate Glass	James Cooper, Sec.
1847	Mutual Provident Alliance, Lon., S. E.	Sick, Life, An., End.	G. W. Hardwidge, Sec.
1822	National Assurance of Ireland, Dublin	Fire, Life and Ann.	Harold Engelbach, Sec.
1864	National Boiler, Manchester	Boilers	J. Thistlethwaite, Sec.
1788	National Debt Office, London, E. C.	Red. of Nat. Debt	
1876	National Fire, London, E. C.	Fire	William Collis, Man.
1863	National Guarantee, Edinburgh	Fidelity	G. Todd Chien, Man.
1865	National Guardian, London, W. C.	Life and Loans	Thomas J. Bourne, Sec.
1830	National Life, London	Life	H. J. Puckle, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1886	National Medical Aid, London.....	Medical Attendance..	Arthur Smither, Sec.
1835	National Provident London, E. C....	Life.....	J. H. Brown, Sec.
1854	National Provincial, London.....	Plate Glass.....	G. A. Rendall, Sec.
1837	National Reversionary, London, E. C.	Reversions.....	G. H. Burnett, Man.
1809	North British & Mercantile, Edinburgh	Fire, Life and Ann..	A. G. Smith, Man.
1882	Northern Accident, Glasgow.....	Acc., Emp. Lia. & P.G	A. C. Macintyre, Man.
1836	Northern, London, E. C.....	Fire and Life.....	James Valentine, Man.
1881	North of England Fire, Manchester...	Fire.....	John Wainwright, Sec.
1856	Norwich and London, Norwich.....	Acc., Emp. Lia. & P.G	C. S. Gilman, Man.
1797	Norwich Union, Norwich.....	Fire.....	C. E. Hignold, Sec.
1808	Norwich Union, Norwich.....	Life.....	J. J. W. Deuchar, Sec.
1884	Nottinghamshire & Midland, Nottin..	Fire.....	W. Rickman, Man.
1886	Nottingham Plate Glass and Boiler, Nottingham.....	Plate Glass and Boiler	W. Rickman, Man.
1877	Ocean and Gen. Guar., London, E.C.	Fidelity Guarantee...	Richard J. Paull, Sec.
1871	Ocean Iron Steam, Newcastle-on-T...	Steamers.....	Joseph Scorfield, Jr., Sec.
1871	Ocean Railway and General Accident, London, E. C.....	Railway and Gen. Acc	Richard J. Paull, Sec.
1872	Ocean Steam, Freight, Newcastle-on-T	Freight.....	Joseph Scorfield, Jr., Sec.
1886	One Premium F. S., Manchester.....	Industrial Life.....	J. B. Shaw, Sec.
1886	Palatine Fire, Manchester.....	Fire, Acc. and Guar..	J. N. Lane, Man.
1824	Patriotic, Dublin.....	Life and Fire.....	B. H. O'Reilly, Man.
1824	Patriotic, London, E. C.....	Life and Fire.....	T. H. Owens, Man.
1864	Pearl, London, E. C.....	Life.....	P. J. Foley, Man.
1797	Pelican, London.....	Life.....	R. C. Tucker, Sec.
1859	Peoples Family Life F. S., Dudley...	Industrial Life & Sick	Benjamin Mason, Sec.
1858	Peoples Universal F. S., Wolverhampton	Industrial Life & End	A. James George, Sec.
1872	Phoenix, London.....	Fire.....	W. C. & F. B. Macdonald, Secs.
1852	Plate Glass Insurance, London, E. C.	Plate Glass.....	E. Brooks, Sec.
1870	Positive, London, E. C.....	Life.....	A. G. Mackenzie, Sec.
1865	Post Office, London, E. C.....	Life Annuities, etc..	
1882	Prominent Sick Benefit F., Southsea..	Industrial Life & Sick	John Ludwig, Sec.
1806	Provident, London.....	Life.....	S. A. Beaumont, Man.
1886	Provident, Birmingham.....	Plate Glass.....	W. B. Winckle, Sec.
1876	Provident Clerks, London, E. C.....	Accident.....	H. B. Brain, Sec.
1865	Provident Clerks, London, E. C.....	Guarantee.....	H. B. Brain, Sec.
1840	Provident Clerks, London, E. C.....	Life and Ben. Fund.	John E. Gwyer, Sec.
1852	Provincial, Wrexham.....	Life.....	John Francis, Sec.
1848	Prudential, London.....	Life.....	T. Dewey & W. Hughes, Mans.
1857	Queen, Liverpool.....	Fire, Life, Annuities..	T. Walton Thomson, Man.
1849	Railway Passengers, London, E. C....	Rail, Gen., A. & E. L	William J. Vian, Sec.
1870	Rechabite Temp. F. S., Manchester...	Industrial Life.....	St. J. Jones, Sec.
1864	Refuge, Manchester.....	Industrial Life.....	Jas. Proctor, Man.
1840	Reliance, London.....	Life.....	Henry Unwin, Sec.
1823	Reversionary Interest, London, E. C.	Rever., Pol. & Ann..	George Pepys, Sec.
1806	Rock, London.....	Life and Survivorship	G. S. Crisford, Sec.
1882	Royal Counties F. S., London, E. C.	Industrial Life.....	J. Williams, Sec.
1845	Royal, Liverpool.....	Fire, Life and Ann..	J. H. McLaren, Man.
1720	Royal Exchange Assurance, London...	Fire, Life, Ann., Ship.	E. R. Handcock, Sec.
1886	Royal Dockyards F. S., Southsea.....	Pensions.....	Charles Godden, Sec.
1840	Royal Farmers, London.....	Fire and Hail.....	
1850	Royal Liver F. S., Liverpool.....	Industrial Life.....	Frank H. Taunton, Sec.
1861	Royal London F. S., London, E. C....	Industrial Life.....	W. H. Hambridge, Sec.
1885	St. Columb District Mut., Cornwall...	Fire.....	George G. Bullmore, Sec.
1780	Salop, Shrewsbury.....	Fire.....	H. J. Salisbury, Sec.
1864	Scripte Life, London, E. C.....	Life and Endowments	J. G. Phillips, Sec.
1877	Scottish Accident, Edinburgh.....	Accident.....	M. L. Martin, Man.
1826	Scottish Amicable, Glasgow.....	Life.....	Thomas Marr, Man.
1881	Scottish Boiler and Engine, Glasgow...	Insurance & Inspec..	J. D. Young, Man.
1885	Scottish Economic, Edinburgh.....	Life, Acc. and Ann..	J. Moody Stuart, Man.
1881	Scottish Employers, Aberdeen.....	Emp. Liab and Acc...	J. Davidson, Man.
1831	Scottish Equitable, Edinburgh.....	Life.....	T. B. Sprague, Man.
1865	Scottish Imperial, Glasgow.....	Life.....	T. W. Watson, Man.
1852	Scottish Legal Life Assur. F. S., Glas.	Life.....	William W. Bain, Sec.
1881	Scottish Life, Edinburgh.....	Life, Acc. and Ann..	David Paulin, Man.
1876	Scottish Metropolitan, Edinburgh.....	Life.....	W. G. Bloxson, Man.
1870	Scottish Plate Glass, Edinburgh.....	Plate Glass.....	W. J. Walker, Sec.
1837	Scottish Provident, Edinburgh.....	Life and Annuities..	J. Watson, Man.
1825	Scottish Provincial, Aberdeen.....	Fire, Life and Ann..	T. Yuille Wardrop, Man.
1823	Scottish Temperance, Glasgow.....	Life and Accident...	Adam K. Rodger, Sec.
1824	Scottish Union and National, Edinburgh	Fire, Life and Ann..	J. M. McCandlish, Man.
1815	Scottish Widows Fund, Edinburgh....	Life and Survivorship	Aw. H. Turnbull, Man.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1876	Sea, Liverpool.....	Marine.....	William Bates, Sec.
1883	Shipowners Under. Ass'n, Liverpool..	Ins. of Sailing Ships..	R. R. Douglas, Man.
1837	Shropshire and N. Wales, Shrewsb'y.	Fire.....	Griffith Davies, Man.
1885	Sickness and Accident, Edinburgh....	Sickness, Acc., Emp.	J. Buyers Black, Man.
....	South British & Nat'l, London, E. C.	Fire.....	L. Beecher Cowin, Man.
1886	South Wales and Monmouth, Swansea	Boiler and Emp. Lia.	A. J. Richards, Sec.
1845	Sovereign, London, E. C.....	Life and Annuities...	
1887	Staffordshire Boiler, Birmingham.....	Boiler and Engine....	
1825	Standard Life, Edinburgh.....	Life.....	J. H. Rolland, Sec.
1878	Standard Steamship, London, E. C....	Marine.....	W. J. Noad, Sec.
1885	Standard SS. Owners Pro., Lon., E. C.	Marine.....	
1878	Standard SS. Owners Mut., Lon., E. C.	Marine.....	
1883	Standard SS. O's Mut. Ft., Lon., E. C.	Marine.....	
1843	Star, London.....	Life, Ann., Endow....	W. W. Baynes, Sec.
1887	SS. O's Lon. Und. Ass'n, Lon., E. C.	Insurance of Steamers	Douglas & Bannatyne, Secs.
1883	SS. Owners Under. Ass'n, Liverpool..	Insurance of Steamers	Douglas & Bannatyne, Secs.
1887	St. Helens and District, St. Helens....	Plate Glass.....	
1861	Stirlingshire F. S., Stirling.....	Industrial Life.....	John Ramsay, Sec.
1710	Sun, London.....	Fire.....	E. H. Mannering, Sec.
1810	Sun, London.....	Life.....	
1860	Thames and Mersey, London, E. C....	Marine.....	H. Buckland, Sec.
1887	Trus'es., Ex'ors & Sec'ties Lon., E. C.	Principal and Interest	
....	Tyne Well Deck, Newcastle-on-Tyne.	Steamers.....	R. B. Peverly, Sec.
1867	Ulster Marine, Belfast.....	Marine.....	Sinclair & Boyd, Mans.
1877	Ulster Plate Glass, Belfast.....	Plate Glass.....	Arthur Lucas, Man.
....	Underwriters, Manchester.....	Fire Reinsurance....	
1714	Union, London.....	Fire and Life.....	W. B. Lewis, Man.
1869	Union F. S., Manchester.....	Industrial Life.....	Joseph Parker, Sec.
....	United Brothers, London.....	Industrial Life.....	J. Willan, Man.
1883	United Fire Agency, London, E. C....	Industrial Fire.....	J. Williams, Sec.
1877	United Fire Reinsurance, Manchester.	Reinsurance Fire....	J. N. Lane, Man.
1824	United Kent, Maidstone.....	Life and Annuities...	Walter L. Seyfang, Man.
1866	United King. Ass. Cor., Lon., E. C....	Industrial Life.....	H. Hyslop, Man.
1879	United King. Marine Mut., Liverpool.	Ins. of Sailing Ships.	R. R. Douglas, Man.
1883	United King. Small Damage, Liv pool.	Ins. of 1st class S. S.	R. R. Douglas, Man.
1840	United Kingdom Temp., etc., London	Life.....	Thomas Cash, Sec.
1834	Universal Life Assurance, London....	Life.....	Frederick Hendriks, Sec.
1825	University, London, S. W.....	Life.....	Chas. McCabe, Sec.
1860	Victoria, London, E. C.....	Life and Endowment.	Arthur J. Cook, Sec.
1886	Welsh Calvinistic, Liverpool.....	Fire (Trust Pro. only)	
1841	Wesleyan and General, Birmingham..	Life, Ann. and Sick..	R. A. Hunt, Man.
1872	Wesleyan Meth'ist Trust, Manchester	Fire (Trust Pro. only)	Henry Plummer, Sec.
1887	West Cumberland, Ravenglass.....	Fire and Boilers....	
1807	West of England, Exeter.....	Fire and Life.....	R. J. Gray, Man.
1886	West of Scotland, Glasgow.....	Fire.....	G. McGregor, Sec.
1861	Western Counties and Lon., Plymouth	Life, Ann. & Endow.	W. J. White, Sec.
1831	Western Annuity, Exeter.....	Annuities.....	Thomas S. Mortimer, Sec.
1887	Western (of Plymouth), Plymouth....	Fire and Marine.....	E. Freeman, Man.
1836	Westminster and General, Lon. W. C.	Life.....	
1717	Westminster, London, W. C.....	Fire.....	Charles Rouse Browne, Sec.
1855	Whittington, London, E. C.....	Life.....	Alfred T. Bowser, Man.
1824	Yorkshire, York.....	Fire and Life.....	J. A. Cunningham, Sec.
1873	Yorkshire Boiler, B'adford.....	Steam B'rs, Eng., etc	John Waugh, Man.
1883	Yorkshire Industrial F. S., Sheffield..	Industrial Life.....	Richard Johnson, Sec.
1870	Yorkshire Provident, Leeds.....	Industrial Life.....	T. Roberts-Watson, Sec.

PEOPLE used to consider life insurance as specially adapted to poor people, but experience shows it to be equally necessary for the rich if they would make sure of dying as rich as they have lived. So many things are liable to happen to a large business or a large estate that it is only the part of prudence to protect it by life insurance. When the owner and manager dies it not infrequently happens that considerable ready money is needed, either to keep the business from going to the dogs, or to make such division of the estate as is required. And, seeing it is the money value of life that is insured, the man whose life is capable of producing so much requires the heaviest insurance. The significance of these facts is now so well realized by the best business men, that large insurances by wealthy men are very common. The question for men of moderate means to consider is: "If the rich cannot afford to do without life insurance, how can I?"

FOREIGN COMPANIES TRANSACTING BUSINESS IN GREAT BRITAIN.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Head Office at	Character of Business	Name of Manager or Secretary.
1886	Afrique Francaise, London, E. C.	Algiers and Paris.	Fire.....	E. Golmick.
1886	Alliance Belge, London, E. C.	Brussels.....	Fire.....	Bruce Morison.
1810	American, London, E. C.	Philadelphia.....	Fire.....	J. H. Middleton.
1871	Anchor (Jakor), London, E. C.	Moscow.....	Fire.....	F. M. Hartung.
1886	L'Avenir, London, E. C.	Brussels.....	Fire.....	Bruce Morison.
1882	Azienda, London, E. C.	Vienna.....	Fire.....	F. M. Hartung.
1859	Equitable Life, London, E. C.	New York.....	Life and Annuity.	G. W. Parker, Man.
1887	Les Flandres Cie, London, E. C.	Brussels.....	Fire.....	Bruce Morison.
1875	Hamburg-Magdeburg, Lon., E. C.	Hamburg.....	Fire.....	T. E. Wirgman.
1852	Hanover, London, E. C.	New York.....	Fire.....	J. H. Lukach, Man.
1794	Ins. Co. of N. America, Lon., E. C.	Philadelphia.....	Fire.....	W. H. Spiller.
1884	La Ruche Mutuelle, London, E. C.	Paris.....	Fire.....	E. Golmick.
1844	Le Phenix, London, W. C.	Paris.....	Life.....	R. Guiselin.
1883	L' Eternelle, London, E. C.	Paris.....	Fire.....	Bruce Morison.
1844	Magdeburg, London, E. C.	Magdeburg.....	Fire.....	T. E. Wirgman.
1844	Mutual, London, E. C.	New York.....	Life.....	D. C. Haldeman.
1881	Mutual Reserve Fund, Lon., E. C.	New York.....	Life.....	W. H. Hayward.
1815	New York, London, E. C.	New York.....	Life and Annuity.	J. Fisher Smith.
1866	Svea, London, E. C.	Gothenburg.....	Fire.....	W. H. Spiller.

NEW ASSOCIATIONS OF GREAT BRITAIN AND IRELAND.

The insurance associations in the subjoined list were registered between the 1st of January and 31st of December, 1887:

NAME OF COMPANY.	Character of Business.	Nominal Capital.
Automatic Accident.....	Accident.....	£30,000 in £1 shares.
Automatic Accident Insurance Box.....	Accident.....	60,000 in £1 shares.
Cambridge University and Town Fire.	Fire, &c. (except Life).....	100,000 in £5 shares.
Capital and Counties.....	All kinds except Life.....	2,000 in £1 shares.
City and Counties.....	F., M., A., G., &c. (except Life).....	2,000 in £1 shares.
Consignors Protection and Insurance.	A commercial undertaking.....	25,000 in £1 shares.
Crown Accident.....	A., G. and all kinds (except Life).....	500,000 in £5 shares.
Cumberland Glass.....	Plate Glass.....	2,000 in £5 shares.
Ecclesiastical Buildings Fire.....	Fire, &c.....	1,000,000 in £10 shares.
Eddystone Marine.....	Marine.....	20,000 in £100 shares.
English and Scottish Fire.....	Fire.....	100,000 in £1 shares.
Federal Fire.....	Fire.....	1,000,000 in £5 shares.
Hard Waste Manufacturers Fire.....	Fire.....	20,000 in £5 shares.
Hilda Steamship Mutual.....	Marine.....	Guarantee of £5 per member.
King Insurance Company.....	Fire, &c. (except Life).....	£100,000 in £1 shares.
Liverpool Mortgage Insurance.....	Ins. principal and interest on Mort.	1,000,000 in £10 shares.
Local Fire.....	Fire.....	40,000 in £40 shares.
London Amicable Assurance.....	Life and Accident.....	400,000 in £2 shares.
London and North British.....	Plate Glass.....	Changed from Lon. Scottish.
Metropolitan Steamship Freight.....	Marine.....	Guarantee of £5 per member.
Mutual Plate Glass.....	Plate Glass.....	Guar. of 2s. 6d. per member.
National Medical Aid.....	Medical Attendance.....	£10,000 in £10 shares.
National Underwriting.....	Marine.....	Guar. of £5 each policy issued.
Newcastle Underwriting.....	Marine.....	Unlimited guarantee.
Northern Underwriting.....	Marine.....	Guarantee of £5 per member.
Prince Steam Shipping.....	Marine.....	Unlimited guarantee.
Property Insurance.....	Fire and Accident.....	£2,000 in £1 shares.
S'brick, H. and D'holland Farm's Mut.	Fire.....	Guarantee of £1 per member.
S'borough and Dist. Plate Glass Mut..	Plate Glass.....	Unlimited guarantee.
Safe'y Plate Glass.....	Plate Glass.....	£2,000 in £1 shares.
Scottish Mortgage Insurance.....	Guar. charges on real & per. prop.	2,000 in £10 shares.
St. Helens and Dist. Mut. Plate Glass.	Plate Glass.....	Guarantee of 5s. per member.
Staffordshire Boiler and Engine.....	Engine and Boiler Insurance.....	£50,000 in £2 shares.
Trustees, Executors and Securities.....	Ex., Safe Deposit and General Ins.	2,000,000 in £10 shares.
West Cumberland Agricultural Fire.....	Fire, Steam Engines and Boilers.	5,000 in £1 shares.
Western District Accident.....	Acc., &c. (Life and Fire excepted)	100,000 in £5 shares.
Western Insurance Company.....	All kinds except Life.....	25,000 in £5 shares.
Workman's Tools.....	Fire.....	2,000 in £1 shares.

COMPANIES OF UNCERTAIN ADDRESS OR OF DOUBTFUL EXISTENCE.

With respect to the companies mentioned in the following list the usual inquiries have been made, but no further information respecting them is forthcoming than that given below. The particulars contained in the last two columns have, in most instances, been obtained by search at the Companies Registration Office. The law requires that every company shall, once a year, make a return to the registrar of joint stock companies of the shareholders, with a summary of the capital and shares. It is well known that negligence to comply with legal requirements generally goes hand in hand with want of capital, reckless and fraudulent trading, and extravagance in management. It will be well, therefore, for persons invited to transact business with any of the following offices, before paying a premium, to make inquiry, and to satisfy themselves that such offices are worthy of confidence.—*Post Magazine Almanack.*

NAME OF COMPANY.	Character of Business.	Established.	Address.	Capital Stated to be Paid-up.	Remarks.
City and Counties.....	Fire and all kinds.....	1887	London.....	.....	Return not due.
City Mercantile.....	Fire.....	1885	Liverpool.....	£640	Return March 30, 1886.
County Co-operative Friendly Society.....	Industrial, Life and Sickness.....	1884	Kent.....	.....	Not known as addressed.
Cumberland Glass.....	Plate Glass.....	1887	Whitehaven.....	7s	Last return filed June 10, 1887.
Enterprise Fire.....	Fire.....	1886	Manchester.....	14	Last return June 30, 1886.
Foresters Quiver Friendly Society.....	Industrial Life and Endowment s.....	1886	Dewsbury.....	.....	Gone, no address.
Guernsey Permanent Friendly Society.....	Industrial Life and Sickness.....	1883	Guernsey.....	.....	.....
Hibernian Plate Glass.....	Plate Glass.....	.....	Dublin.....	.....	.....
Hull and Eastern Counties Mutual.....	Plate Glass.....	1881	Hull.....	104	.....
Lancashire Plate Glass.....	Plate Glass.....	1876	Bolton.....	70	.....
Liability, Accident and General.....	Live Stock.....	1886	No address.....	.....	.....
London and Birmingham.....	Fire.....	1885	Birmingham.....	.....	.....
London and Provincial.....	Guarantee and Lo.n.s.....	1885	No address.....	.....	.....
Newcastle-upon-Tyne.....	Boiler.....	1878	Newcastle.....	1,730	.....
North Meols Rechabite Friendly Society.....	Industrial Life.....	1881	Churchtown.....	.....	Last return September 1, 1886.
North Yorkshire.....	Fire.....	1878	Northallerton.....	2,860	No documents filed.
Scarborough and District.....	Plate Glass.....	1887	Scarborough.....	Mutual.	No return filed.
Scottish Mortgage.....	Insurance Principal and Interest.....	1887	Notice not given.....	.....	No return filed.
Tonquay Mutual.....	Plate Glass.....	1885	London.....	Mutual.	Return not due.
United Kingdom.....	Fire and General Accident.....	1885	London, E. C.....	406	No documents filed.
Unity Progressive Friendly Society.....	Industrial Life and Sickness.....	1880	Longton.....	.....	Last return October 7, 1886.
West of Scotland.....	Plate Glass.....	1880	Glasgow.....	.....	.....
Workmans Tools.....	Fire.....	1887	Notice not given.....	.....	Return not due.

A CERTAIN gentleman in this city was visited by a life insurance solicitor on December 10th last. The solicitor talked quite a while to the man and succeeded in convincing him that he ought to insure his life as a means of protecting his family in case the hand of death was laid upon him, but he declined to sign an application until after the first of the year, when, he stated, his salary would probably be materially increased

and he could take out a policy for a larger amount. The solicitor left him with the understanding that he would call again about the 10th of January and be favored with his application. On December 22d the man was taken ill with pneumonia and died on the following Saturday. Moral: Insure your life to-day—to-morrow may never come.—*United States Review.*

ACTUARIAL SOCIETIES OF GREAT BRITAIN.

INSTITUTE OF ACTUARIES.

STAPLE INN HALL, HOLBORN, W. C.

President, Archibald Day; vice-presidents, Alexander John Finlaison, C. B., Henry William Manly, Benjamin Newbatt, William Sutton, M. A.; treasurer, George Humphreys, M. A.; honorary secretaries, George S. Crisford, Thomas E. Young, B. A.; auditors, Theodore Henry Adey, William Gordon Glennie and Arthur Henry Bridgman; assistant secretary, J. Clifford Hopkinson, B. A.; honorary members, Professor Sylvester, M. A., F. R. S. and W. S. B. Woolhouse, Esq., F. R. A. S., F. S. S.

ROYAL STATISTICAL SOCIETY.

9 ADELPHI TERRACE, STRAND, LONDON, W. C.

Honorary president, His Royal Highness the Prince of Wales, K. G.; honorary vice-presidents (having filed the office of president), the Right Hon. the Earl of Derby, K. G., D. C. L.; James Heywood, Esq., M. A., F. R. S., D. L.; J. P., etc.; the Right Hon. George Shaw-Lefevre, M. P.; the Right Hon. Lord Brassey, K. C. B.; Sir James Caird, K. C. B., F. R. S.; Robert Giffen, Esq., LL. D.; Sir Rawson W. Rawson, K. C. M. G., C. B.; president, the Right Hon. G. J. Goschen, M. P.; vice-presidents, T. Graham Balfour, M. D., F. R. S.; John Glover, J. P.; Frederick Hendriks, F. I. A.; Charles Malcolm Kennedy, C. B.; trustees, Jas. Heywood, Esq., D. L., F. R. S.; Sir John Lubbock, Bart., M. P., F. R. S.; Sir James Caird, K. C. B., F. R. S.; treasurer, Richard Biddulph Martin, Esq., M. A.; secretaries, John Biddulph Martin, M. A.; Alfred Edmund Bateman, Major P. G. Craigie; foreign secretary, John Biddulph Martin, M. A.; assistant secretary and librarian, Joseph Whittall.

ACTUARIAL SOCIETY OF EDINBURGH.

Honorary president, David Deuchar, *Caledonian*; vice-presidents, Gordon Douglas, *Life Association of Scotland*; George Cameron, *Standard*; treasurer, Robert Murrie, *Scottish Equitable*; secretary, James Chatham, *Scottish Equitable*.

INSURANCE AND ACTUARIAL SOCIETY OF GLASGOW.

President, T. Wilkinson Watson, manager *Scottish Imperial*; vice-presidents, F. F. Elderton, manager *City of Glasgow*; John Graham, C. A.; Thomas Marr, manager *Scottish Amicable*; treasurer, Thomas Watson, *Scottish Widows Fund*; secretary, William C. Fyle, *Westminster Fire*.

INSURANCE INSTITUTE OF BIRMINGHAM.

President, Thomas Sutton, *Lancashire Fire and Life Office*; vice-presidents, George A. Woodward, *Scottish Widows Fund*; S. P. Colman, *London and Lancashire Fire*; treasurer, H. J. Lockwood, *Yorkshire*; hon. secretary, Wm. Adcock, *English and Scottish Law*.

INSURANCE INSTITUTE OF MANCHESTER.

100 KING STREET, MANCHESTER.

President, John Kingsley, *Queen*; vice-presidents, Walter Brown, *Scottish Widows Fund*; R. A. Kennedy, *Liverpool and London and Globe*; and J. B. Northcott, *Manchester Fire*; honorary secretary and treasurer, Thomas A. Bentley, *London and Lancashire Fire*.

JUNIOR INSURANCE INSTITUTE OF MANCHESTER.

98 KING STREET, MANCHESTER.

President, T. A. Bentley, *London and Lancashire Fire*; vice-presidents, Walter Brown, *Scottish Widows Fund*; G. T. Cook, *Scottish Union and National*; Sydney Jewsbury, *West of England*; J. B. Northcott, *Manchester Fire*; Henry Plummer, *Wesleyan Methodist Trust*; C. Stevenson, *England and Scotland Boiler*; T. Swanston, *Edinburgh*; H. F. Warden, *Yorkshire*; honorary treasurer, H. W. Woodhouse, *Lancashire*; honorary secretary, John Lees, *Manchester Fire*.

INSURANCE INSTITUTE OF IRELAND.

17 ST. ANDREW'S STREET, DUBLIN.

President, William Bentham, J. P., *Standard*; vice-presidents, Bernard H. O'Reilly, *Patriotic*; A. D. Kennedy, *Norwich Union*; James Stewart Kincaid, *Guardian*.

FACULTY OF ACTUARIES IN SCOTLAND.

Incorporated by Royal Charter.

President, J. M. McCandish; vice-president, Andrew H. Turnbull; council, William Smith, Frederick F. Elderton, Thomas Wallace, N. B. Gunn, James Meikle, T. B. Sprague, D. J. Surene, Spencer C. Thomson, Hugh Blair, W. R. Macdonald, J. J. M'Lauchlan, Archibald Hewat; also *ex-officio*, the president, vice-president, honorary secretary and honorary treasurer; honorary secretary, David Deuchar; secretary, James Chatham, honorary treasurer, J. Turnbull Smith; librarian, George Cameron.

LIFE INSURANCE COMPANIES OF AUSTRIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Florins.</i>	<i>Florins.</i>
I. Allg. Beamten V., Wien.....	1864	8,298,142	Mutual.
Anker, Wien.....	1858	32,723,885	500,000
Assicur. Generali, Trieste.....	1831	29,838,149	1,575,000
Austria, Wien.....	1860	2,345,857	Mutual.
Azienda, Wien.....	1882	7,829,457	480,000
Concordia, Reichenberg.....	1868	415,824	Mutual.
Donau, Wien.....	1867	3,914,784	1,000,000
Fonciere, Pest.....	1879	2,718,792	3,000,000
Janus, Wien.....	1839	7,750,972	Mutual.
Krakauer, Krakau.....	1869	2,932,640	Mutual.
Oesterreichische, Phenix, Wien.....	1860	3,965,887	600,000
Praha, Prag.....	1869	2,613,332	Mutual.
Riunione Adriatica, Trieste.....	1838	7,694,269	1,600,000
Transylvania, Hermanstadt.....	1868	288,913	Mutual.
I. Ungar. Allg., Budapest.....	1863	14,021,748	3,000,000
Ungar-Francoes, Budapest.....	1879	1,779,682	4,000,000
Wiener, Wien.....	1881	955,709	1,000,000

LIFE INSURANCE COMPANIES OF FRANCE.

The figures are taken from data furnished by the companies themselves.

NAME OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Francs.</i>	<i>Francs.</i>
Compagnie d'Assurances Generales.....	1819	336,008,056	3,000,000
L'Union.....	1829	76,658,951	(Nil.)
La Nationale.....	1830	245,615,410	(Nil.)
Le Phenix.....	1844	130,370,814	800,000
La Caisse Paternelle (see Le Progres National).....	1850	28,170,649	5,000,000
L'Urbaine.....	1865	44,100,678	5,104,000
La Caisse Generale des familles.....	1858	22,461,856	1,200,000
Le Monde.....	1864	25,502,074	5,000,000
Le Soleil.....	1872	18,271,706	3,000,000
L'Aigle.....	1873	12,204,194	3,000,000
La Confiance.....	1875	10,785,910	1,500,000
Le Patrimoine.....	1877	5,388,646	1,250,000
L'Abeille.....	1877	11,434,177	1,000,000
La France.....	1880	12,394,508	2,500,000
La Fonciere.....	1880	20,698,670	10,000,000
Le Nord.....	1880	2,531,704	750,000
La Providence.....	1881	8,642,944	3,000,000
La Metropole.....	1881	3,285,695	2,500,000
Le Progres National.....	1881	(*)	(*)
L'Ouest.....	1877	8,363,734	600,000
Le Temps.....	1878	(†)	2,250,000
L'Alliance.....	1866	(†)	(†)
La Centrale.....	1880	(‡)	(‡)

* Assurances reassured in La Caisse Paternelle.

† Risks reassured in L'Ouest.

‡ Now (1887) in liquidation.

LIFE INSURANCE COMPANIES OF ITALY.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Liras.</i>	<i>Liras.</i>
Comp. Reale Italiana, Milano.....	8,405,275	6,250,000
Fondiaria, Florence.....	4,455,859	.....

LIFE INSURANCE COMPANIES OF GERMANY.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Marks.</i>	<i>Marks.</i>
Allgemeine Renten A., Stuttgart.....	1861	4,403,904	Mutual.
Alsatia, Strassburg.....	1881	.....	200,000
Atropos, Leipzig.....	1869	373,934	Mutual.
Bayerische Hypoth. and W. Bk., Munchen.....	1836	7,762,332	29,142,857
Berlinische, Berlin.....	1836	36,634,880	600,000
Braunschweig, Braunschweig.....	1841	1,740,766	Mutual.
Bremer, Bremen.....	1867	3,835,426	Mutual.
Concordia, Koeln.....	1853	39,762,833	6,000,000
Deutsche, Lubeck.....	1828	32,269,007	153,000
Deutsche, Potsdam.....	1868-9	8,281,591	Mutual.
Deutsche Militair dienst, Hanover.....	1878	9,902,775	150,000
Frankfurter, Frankfurt.....	1844	11,238,815	514,260
Friedrich Wilhelm, Berlin.....	1866	8,461,301	759,000
Gegenseitigkeit, Leipzig.....	1855	120,622	Mutual.
Germania, Settlin.....	1857	75,982,786	1,800,000
Gross V. Ster., Goerlitz.....	1856	359,811	Mutual.
Hanovers, Hanover.....	1885	153,689	150,000
Hannoversche, Hanover.....	1831	5,073,545	Mutual.
Iduna, Halle-on-S.....	1854	17,052,156	Mutual.
Janus, Hamburg.....	1848	18,142,371	150,000
L. V. f. d., Armeo and Marine, Berlin.....	1872	4,564,973	3,000,000
Lebensv. Bk. f. D., Gotha.....	1827	135,486,237	Mutual.
Lebensv. Ges., Leipzig.....	1830	57,116,534	Mutual.
Lebensv. and Ersp. Bk., Stuttgart.....	1854	72,355,076	Mutual.
Magdeburger Allg., Magdeburg.....	1871	8,779,351	3,000,000
Magdeburger L. V. G., Magdeburg.....	1856	15,959,532	1,200,000
Mecklenburg, Schwerin.....	1853	4,944,644	300,000
Nordstern, Berlin.....	1867	12,843,913	750,000
Nordstern Arbeiter, Berlin.....	1880	857,062	600,000
Nuernberger Bk., Nuernberg.....	.....	243,889	600,000
Preussische, Berlin.....	1865	8,781,872	600,000
Preussischer Beamten, Hanover.....	1875	7,693,254	Mutual.
Prometheus, Berlin.....	1872	723,070	Mutual.
Providentia, Frankfurt-on-Main.....	1856	11,976,072	1,714,286
Reichs. V. Bk., Bremen.....	1880	371,981	Mutual.
Renten and L. V. A., Darmstadt.....	1855	6,316,340	Mutual.
Sachs. Militair, Dresden.....	1875	170,720	Mutual.
Sachs. Renten, Dresden.....	1841	12,403,016	Mutual.
Schlesische, Breslau.....	1872	2,688,600	600,000
Schutz and Truts, Dresden.....	1878	83,648	Mutual.
Teutonia, Leipzig.....	1852	13,324,468	450,000
Thuringia, Erfurt.....	1853	18,140,319	1,800,000
Vaterlaendische, Elberfeld.....	1872	4,951,189	1,800,000
Vesta, Posen.....	1873	944,494	Mutual.
Victoria, Berlin.....	1861	20,553,524	1,200,000

LIFE INSURANCE COMPANIES OF SCANDINAVIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Kronen.</i>	<i>Kronen.</i>
Hafnia, Copenhagen.....	1872	.....	100,000
Hygea, Bergen.....	1884	300,398	400,000
Idun, Christiana.....	1861	4,864,956	400,000
Kaleva, Helsingfors.....	1874	2,596,008	280,000
Nordstjernan, Stockholm.....	1871	8,428,723	500,000
Skandia, Stockholm.....	1855	12,229,993	4,500,000
Skane, Malmoe.....	1884	513,344	1,200,000
Svea, Gothenburg.....	1886	8,735,197	2,000,000
Thule, Stockholm.....	1872	3,668,212	200,000
Victoria, Stockholm.....	1882	549,208	500,000

LIFE INSURANCE COMPANIES OF ROUMANIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up
Dacia-Romania, Bukarest.....	1881	<i>Francs.</i> 3,191,850	<i>Francs.</i> 4,000,000
Nationala, Bukarest.....	1881	1,319,454	3,000,000

LIFE INSURANCE COMPANIES OF RUSSIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Jakor, Moskau.....	1872	<i>Rubles.</i> 1,103,445	<i>Rubles.</i> 2,500,000
St. Petersburg F. and L., St. Petersburg.....	1868	1,968,704	2,400,000
Rossija, St. Petersburg.....	1881	2,600,098	4,000,000
Russische Cap. and Renten.....	1835	6,331,770	1,000,000

LIFE INSURANCE COMPANIES OF SWITZERLAND.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Basler, Basel.....	1864	<i>Francs.</i> 18,563,386	<i>Francs.</i> 1,000,000
Genfer, Gen.....	1872		1,250,000
Schweiz, Renten, Zuerich.....	1857	18,259,624	Mutual.
La Suisse, Lausanne.....	1858	5,289,409	400,000

AUSTRALASIAN LIFE COMPANIES.

NAME OF OFFICE.	Location.	Paid Capital.	Funds at End of Year.
Australian Mutual Provident.....	Sydney.....	£.....	£ s. d. 6,636,599 19 3
Victoria Life and General Proprietary.....	Melbourne.....	30,000	233,757 13 8
Australian Alliance (Mixed).....	Melbourne.....	50,000	225,966 0 5
Adelaide Life Proprietary.....	Adelaide.....	10,000	48,480 5 10
Mutual Life of Australia.....	Sydney.....	.....	530,230 5 1
National Mutual Life of Australia.....	Melbourne.....	.....	662,870 15 8
Mutual Assurance of Victoria.....	Melbourne.....	.....	396,505 18 1
New Zealand Government Life.....	Wellington.....	.....	1,231,933 16 10
Australian Widows Fund (Mutual).....	Melbourne.....	.....	461,163 17 6
Colonial Mutual Life.....	Melbourne.....	.....	666,342 7 0
Australian Temperance and General Mutual Life..	Melbourne.....	.....	43,324 3 8
South Australian Mutual.....	Adelaide.....	.....	15,823 8 1
Citizens Life Assurance Company.....	Sydney.....	.....	.....
City Mutual Life Society.....	Sydney.....	200,000	.....

FIRE INSURANCE COMPANIES OF FRANCE.

The figures are taken from data furnished by the companies themselves.

NAME OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
PARIS COMPANIES.			
		<i>Francs.</i>	<i>Francs.</i>
Compagnie d' Assurances Generales.....	1819	20,430,147	2,000,000
Le Phenix.....	1819	6,169,666	4,000,000
La Nationale.....	1820	7,373,722	2,500,000
L'Union.....	1828	5,835,000	2,500,000
Le Soleil.....	1829	11,270,220	6,000,000
La France.....	1837	5,236,125	2,500,000
L'Urbaine.....	1838	5,812,811	1,250,000
La Providence.....	1838	4,323,000	1,250,000
Le Nord.....	1840	1,773,454	500,000
L'Aigle.....	1843	3,618,965	500,000
La Paternelle.....	1843	3,572,147	2,400,000
La Confiance.....	1844	3,537,815	4,000,000
Le Midi.....	1854	(*)	(*)
L'Abeille.....	1857	2,706,972	3,000,000
La Caisse Generale Agricole.....	1858	(†)	(†)
La Centrale.....	1863	(†)	(†)
Le Monde.....	1864	1,253,112	2,400,000
L'Ouest.....	1875	41,770	1,050,000
La Caisse Meridionale.....	1873	(§)	(§)
La Renaissance (see La Caisse Meridionale).....	1876	500,000	8,200,000
La Fonciere.....	1877	1,158,688	10,000,000
La Metropole (see La Caisse Gen. Agricole).....	1879	222,988	10,000,000
La Preservatrice.....	1880	182,646	2,100,000
La Rouennaise.....	1880	13,459	1,000,000
Le Progres National (see La Centrale).....	1879	(a)	(a)
La Commerciale.....	1880	46,589	1,500,000
La Clementine.....	1881	354,344	4,500,000
La Nation.....	1881	Nil.	3,650,000
La Prosperite.....	1882	(c)	700,000
L'Eternelle.....	1883	45,526	1,200,000
Le Paris (see Le Midi).....	1882	(d)	(d)
PROVINCIAL COMPANIES.			
L'Union Gen. du Nord.....	1867	63,593	500,000
L'Economie Nationale.....	1879	(c)	500,000
Comp. Gauloise des Assurances remises.....	1879	376,448	1,250,000
L'Ardennaise.....	1880	.....	250,000

* Risks reinsured in Le Paris. † Risks reinsured in La Metropole. ‡ Risks reinsured in Le Progres National.
 § Risks reinsured in La Renaissance. a Accounts not published this year. Now (1887) in liquidation.
 c Now (1887) in liquidation. d Fire returns not published separately.

FIRE INSURANCE COMPANIES OF GERMANY.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Marks.</i>	<i>Marks.</i>
Aachener und Munchener, Aachen.....	1825	10,328,453	1,800,000
Aachen-Leipziger, Aachen.....	1876	294,819	600,000
Alsatis, Strassburg.....	1881	.....	200,000
Bayer, Bank, Munchen.....	1836	2,689,857	5,142,857
Berlinische, Berlin.....	1812	1,758,640	1,200,000
Brandenburger, Brandenburg-on-H.....	1846	78,315	Mutual.
Colonia, Koln-on-Rh.....	1839	11,265,405	1,800,000
Deutsche, Berlin.....	1860	995,932	600,000
Deutscher Phoenix, Frankfurt-on-Main.....	1845	3,812,359	1,885,730
Feuer-Assec.-Comp., Hamburg.....	1877	202,770	320,000
Feuer-Assec.-Verein, Altona.....	1830	511,225	Mutual.
Gegenseitigkeit, Oldenburg.....	1870	.....	Mutual.
Gladbacher, M. Gladbach.....	1861	1,095,060	1,200,000
Gothaer, Gotha.....	1821	5,276,840	Mutual.
Greiswalder, Greifswald.....	1840	627,386	564,391
Hamburg-Bremer, Hamburg.....	1854	2,152,759	1,200,000

FIRE INSURANCE COMPANIES OF GERMANY—Continued.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Marks.</i>	<i>Marks.</i>
Hamburg-Magdeburg, Hamburg.....	1876	210,735	2,500,000
Hanseatische, Hamburg.....	1874	397,282	600,000
Landwirtschaftliche, Dresden.....	1873	436,109	Mutual.
Leipziger, Leipzig.....	1819	6,702,155	1,800,000
Lubecker Ges., Lubeck.....	1871	370,485	600,000
Lubecker Verein, Lubeck.....	1826	235,416	Mutual.
Magdeburger, Magdeburg.....	1844	9,295,634	3,000,000
Mecklenburg Mobiliar, Neu-Brandenbg.....	1801	.....	Mutual.
Norddeutsche, Hamburg.....	1868	1,463,354	1,500,000
Oldenburger, Oldenburg.....	1857	880,973	600,000
Preussische, Berlin.....	1866	.....	600,000
Preussische National, Stettin.....	1845	2,700,209	2,250,000
Providentia, Frankfurt-on-Main.....	1856	11,976,072	1,714,286
Rheinland, Neuss.....	1880	268,177	1,410,000
Rhein und Mosel, Strassburg.....	1881	963,580	2,400,000
Schlesische, Breslau.....	1848	3,220,875	1,800,000
Schwedter, Schwedt-on-O.....	1826	1,633,614	Mutual.
Suderdithmarscher, Marne.....	1857	206,602	Mutual.
Thuringia, Erfurt.....	1853	3,580,122	1,800,000
Transatlantische, Hamburg.....	1872	2,272,139	1,200,000
Union, Berlin.....	1873	401,374	900,000
Vaterlandische, Elberfeld.....	1823	6,232,365	1,200,000
Vaterlandische, Rostock.....	1828	820,749	Mutual.
Westdeutsche, Essen.....	1866	1,788,271	1,200,000
Wurtemberg, Stuttgart.....	1828	10,893,478	Mutual.
FIRE REINSURANCE COMPANIES.			
Aachener, Aachen.....	1853	1,243,618	720,000
Allgemeine, Hamburg.....	1886	149,384	250,000
Colonia, Köln-on-Rh.....	1879	786,804	600,000
Deutsche, Frankfurt-on-M.....	1872	1,517,630	300,000
Frankfurter, Frankfurt-on-M.....	1857	1,802,594	1,028,520
Frankfurter Allg., Frankfurt-on-O.....	1870	666,496	480,000
Gladbacher, M Gladbach.....	1877	365,140	600,000
Hamburg-Bremer, Hamburg.....	1868	1,249,707	150,000
Koelnische (Fire, Marine, etc.), Köln-on-Rh.....	1852	3,140,519	1,800,000
Leipziger, Leipzig.....	1872	45,400	240,000
Magdeburger, Magdeburg.....	1862	2,709,786	1,500,000
Minerva, Köln-on-Rh.....	1886	281,815	600,000
Muenchener, Muenchen.....	1880	2,436,077	1,200,000
Norddeutsche, Hamburg.....	1880	239,184	200,000
Providentia, Frankfurt-on-M.....	1880	311,222	400,000
Rhein.-Westfael., M. Gladbach.....	1876	585,019	240,000
Stettiner, Stettin.....	1879	382,369	450,000
Transatlantische, Hamburg.....	1876	794,145	200,000

FIRE INSURANCE COMPANIES OF ITALY.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
		<i>Liras.</i>	<i>Liras.</i>
Benefica, Torino.....	.....	7,976	Mutual.
Compagnia Anonima, Torino.....	1833	1,020,877	1,125,000
Comp. di Milano, Milano.....	1826	3,995,954	1,040,000
Fondatoria, Florence.....	1879	1,191,330	8,000,000
Italia Riassicurazioni, Genoa.....	1884	147,646	800,000
Piemontese, Torino.....	.....	.....	Mutual.
Societa Generale, Padua.....	.....	.....	Mutual.
Soc. Reale, Torino.....	1829	5,637,115	Mutual.

FIRE INSURANCE COMPANIES OF AUSTRIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Assec. V. v. Zuckerfabr, Prag.....	1861	<i>Florins.</i> 930,686	<i>Florins.</i> Mutual.
Assicur. Generali, Triest.....	1831	29,838,149	1,575,000
Arienda, Wien.....	1882	1,273,487	480,000
I Bohmische, Prag.....	1827	1,734,328	Mutual.
Concordia, Reichenberg.....	1868	328,098	Mutual.
Donau, Wien.....	1867	3,914,784	1,000,000
Fondiere, Pest.....	1879	918,471	3,000,000
Krakauer, Krakau.....	1862	3,283,219	Mutual.
Mahr.-Schlesische, Brunn.....	1829	2,787,172	Mutual.
Oest. Phoenix, Wien.....	1860	3,965,887	600,000
Riunione Adriatica., Triest.....	1838	3,170,895	1,600,000
Slavia, Prag.....	1869	531,507	Mutual.
Transsylvania, Hermannstadt.....	1868	13,923	Mutual.
I Ungar. Allg. Budapest.....	1858	4,052,282	3,000,000
Ungar.-Franz., Budapest.....	1879	3,062,207	4,000,000
FIRE REINSURANCE COMPANIES.			
Allianz, Wien.....	1872	414,654	400,000
I Boehmische, Prag.....	1872	330,000	200,000
Pannonia, Budapest.....	1862	1,079,116	600,000
Securitas, Wien.....	1865	338,855	500,000
Wiener, Wien.....	1869	1,011,713	600,000

FIRE INSURANCE COMPANIES OF SCANDINAVIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Bergens, Bergen.....	1866	<i>Kronen.</i> 619,270	<i>Kronen.</i> 500,000
Christiania alm., Christiana.....	1847	906,033	1,320,000
Fennia, Helsingfors.....	1882	189,408	700,000
Kgl. Oetr. Almind, Copenhagen.....	1798	1,106,197	2,000,000
Kjoebenhavnske, Copenhagen.....	1778	.....	2,000,000
Norden, Copenhagen.....	1867	1,588,703	930,000
Norge, Drammen.....	1857	.....	400,000
Norske, Bergen.....	1838	282,102	834,800
Nye Danske, Copenhagen.....	1864	732,157	625,000
Skandia, Stockholm.....	1845	12,229,993	4,500,000
Skane, Malmoe.....	1884	513,344	1,200,000
Stavanger, Stavanger.....	1876	153,880	320,000
Svea, Gothenburg.....	1866	3,710,024	2,000,000
Sverige, Stockholm.....	1873	299,799	750,000
Thronhjems, Throndtjem.....	1863	.....	547,496
Vesta, Bergen.....	1880	172,178	600,000

FIRE INSURANCE COMPANIES OF ROUMANIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Dacia-Romania, Bukarest.....	1881	<i>Francs.</i> 3,191,850	<i>Francs.</i> 4,000,000
Nationala, Bukarest.....	1881	1,319,454	3,000,000

FIRE INSURANCE COMPANIES OF SWITZERLAND.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Basler, Basel.....	1863	<i>Francs.</i> 2,697,952	<i>Francs.</i> 2,000,000
Helvetia, St. Gallen	1862	2,741,028	2,000,000
Schweiz-Mobiliar, Bern.....	1826	2,269,280	Mutual,
FIRE REINSURANCE COMPANIES.			
Prudentia, Zurich	1876	257,503	300,000
Schweizerische, Zurich.....	1864	1,582,638	1,200,000

FIRE INSURANCE COMPANIES OF BELGIUM.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Alliance Belge Reinsurance Co., Brussels.....	1886	<i>Francs.</i> 125,723	<i>Francs.</i> 200,000
Assurances Belges, Brussels.....	1882	265,700	285,535
Cie Belge d' Assur. Generales, Brussels.....	1830	4,228,905	846,400
Cie Belge de Reassurance, Brussels	1884	551,494	61,750
La Belgique, Brussels.....	1855	1,579,677	400,000
L' Escaut, Antwerp	1821	1,215,373	1,058,201
Le Royaume, Brussels.....	1884	220,723	79,062

FIRE INSURANCE COMPANIES OF HOLLAND.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Amsterd. Brand A. C., Amsterdam.....	1790	<i>Florins.</i> 376,173	<i>Florins.</i> 300,000
Assurantie Mij., Zutphen	1845	256,571	100,000
Haarlemsche, Haarlem	1846	129,416	100,000
De Nederlanden, Zutphen and Amsterdam.....	1859	331,722	200,000
Tilburgsche, Tilburg	1878	10,389	32,250

FIRE INSURANCE COMPANIES OF RUSSIA.

The figures are taken from data furnished by the companies themselves.

NAME AND LOCATION OF COMPANY.	Estab- lished.	Funds Other than Capital.	Capital Paid up.
Baltische, Riga.....	1881	<i>Rubles.</i> 115,868	<i>Rubles.</i> 500,000
Commerz, St. Petersburg	1870	127,303	500,000
Jakor, Moscow.....	1872	1,103,445	2,500,000
Kierver Verein, Kiew.....	.....	.....	.....
Moscowische, Moscow.....	1858	1,631,921	2,000,000
Nadeshda, St. Petersburg.....	1875	1,669,043	500,000
Nordische, Moscow.....	1872	728,515	1,200,000
St. Petersburg, St. Petersburg.....	1858	718,843	2,400,000
Rossija, St. Petersburg	1881	95,700	4,000,000
I Russische, St. Petersburg.....	1827	3,602,553	4,000,000
II Russische, St. Petersburg.....	1835	687,762	1,500,000
III Russische, St. Petersburg.....	1867	754,701	500,000
Salamander, St. Petersburg.....	1845	1,623,713	2,000,000
Warschauer, Warschau.....	1870	982,872	1,000,000
Wolga, N. Nowgorod.....	1882	271,630	500,000

BRITISH LIFE COMPANIES.

Comparative exhibit of ten years' premiums of ninety-one life companies as shown in the returns made to the House of Commons by the Board of Trade and printed in the blue-books for the years 1878 to 1887, with the increase in each case from 1878 to 1887, inclusive.

[Condensed from The Commercial World.]

NOTE.—The figures relate solely to the life premium income, less the amount paid for reinsurance, the consideration for annuities being excluded.

NAME OF OFFICE.	Date of Establishment.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Decrease.	Increase.
Alliance.....	1844	99,181	99,003	100,295	101,884	103,008	109,244	112,708	116,825	123,339	122,916	£	£ 30,344
Argus.....	1833	26,475	25,892	25,185	21,388	20,397	18,337	16,665	15,144	13,716	12,766	26,333	.....
Atlas.....	1808	91,584	88,347	83,470	83,470	81,707	80,554	79,735	78,586	76,582	80,741	16,769	.....
British Empire.....	1847	101,962	103,960	107,850	108,997	112,560	119,100	134,573	141,124	154,971	174,804	.....	94,900
British Equitable.....	1854	126,282	130,562	102,955	135,658	138,659	140,809	144,660	148,120	152,026	153,792	.....	65,004
British Workmen.....	1866	33,387	40,005	49,243	58,024	73,668	95,448	118,017	130,058	142,864	153,385	.....	159,463
Briton Medical*.....	1854	157,713	159,984	135,621	128,551	122,270	113,027	104,690	99,225	87,559	.....	.....	49,701
Caledonian.....	1833	64,073	65,951	67,166	73,684	73,000	70,665	81,247	83,965	87,897	94,366	.....	.....
Church of England.....	1840	77,135	76,701	76,323	74,263	74,422	71,205	73,105	71,173	68,282	65,933	6,177	.....
City of Glasgow.....	1838	134,919	136,980	138,865	144,869	144,536	148,140	149,747	153,560	156,313	157,666	.....	49,695
Clergy Mutual.....	1829	196,517	201,136	205,625	208,024	216,378	214,254	219,318	224,958	224,355	239,161	.....	117,209
Clerical Medical and General.....	1824	185,434	184,807	182,226	186,474	190,096	194,922	197,262	199,075	203,299	203,207	.....	46,704
Commercial Union.....	1861	97,187	99,825	99,468	100,661	140,070	109,702	114,014	117,047	118,800	121,184	.....	62,006
Crown.....	1825	138,788	140,819	137,222	141,630	139,866	142,869	147,482	153,275	154,359	158,394	.....	36,914
Eagle.....	1807	1132,103	247,178	241,535	232,932	231,982	222,731	217,776	211,869	201,547	196,741	103,111	.....
Economic.....	1823	227,231	228,223	227,490	227,973	225,093	232,582	223,045	224,659	220,602	221,487	781	.....
Edinburgh.....	1823	165,655	166,279	171,012	174,864	177,378	180,227	187,065	193,817	204,608	205,824	.....	107,683
English and Scottish Law.....	1839	129,617	130,268	129,072	128,800	132,201	130,865	128,188	130,575	131,124	131,703	.....	23,357
Equitable.....	1762	149,706	148,977	147,638	148,177	148,027	147,888	149,038	148,384	147,973	143,818	786	.....
Equity and Law.....	1844	123,589	125,483	129,083	131,226	132,910	139,110	147,865	146,564	148,993	151,693	.....	58,762
Farmers and General*.....	1840	9,941	9,488	9,135	8,841	8,354	8,034	7,793	7,004	6,341	5,850	4,994	.....
Friends Provident.....	1832	81,224	83,252	87,222	92,063	96,027	123,724	124,117	127,546	131,211	132,469	.....	66,003
General.....	1837	95,393	100,384	104,951	111,071	116,820	124,708	125,621	128,631	131,058	132,242	.....	72,270
Great Britain.....	1844	70,149	65,917	61,108	57,621	57,483	20,940	19,625	.....	(a)	(a)	.....	(a)
Gresham.....	1848	413,617	432,556	446,092	480,289	494,582	520,101	547,434	567,415	582,483	591,174	.....	244,128
Guardian.....	1821	115,910	114,010	114,000	116,081	112,172	186,727	185,275	180,252	176,913	170,709	.....	58,171
Hand-in-Hand.....	1696	126,264	127,975	129,524	144,738	144,614	148,124	150,238	150,428	152,580	149,578	.....	32,569
Imperial Life.....	1820	81,422	82,229	80,163	78,610	79,196	79,668	81,752	84,567	112,580	94,471	.....	10,209
Lancashire.....	1852	60,071	60,498	62,033	78,614	80,472	79,472	79,733	80,163	82,279	81,191	.....	42,405
Law Life.....	1823	254,784	258,236	247,785	259,082	243,080	242,618	259,791	230,732	221,380	219,385	51,801	.....

* Signifies that the office has discontinued new business.

† The Eagle, having altered the date of the closing of its business year, only six months' premiums are given under 1878.

‡ Five quarters' premiums.

§ Transferred to National Office.

|| The Guardian figures include the business of the London Provincial Law from and after the blue-book of 1884.

BRITISH LIFE COMPANIES—Continued.

NAME OF OFFICE.	Date of Estab- lishment.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Decrease.	Increase.
Law Property*	1850	3,784	5,530	2,188	1,987	1,640	1,598	1,523	1,389	1,315	1,173	10,659	5
Law Union.....	1854	65,789	65,909	68,758	74,079	73,069	73,161	74,274	75,734	74,701	75,018	.....	27,736
Legal and General	1836	140,067	140,566	137,348	137,996	136,606	138,725	137,252	137,990	135,950	136,262	.....	6,773
Life Association of Scotland.....	1838	328,454	326,333	323,682	324,700	323,727	324,971	325,228	326,485	321,631	325,102	.....	120,282
Liverpool & London & Globe.....	1836	235,930	229,828	229,042	225,316	223,572	225,228	228,415	228,485	227,134	225,572	29,223	.....
London Assurance	1720	159,279	159,279	159,183	151,161	15,993	159,033	152,822	149,960	147,327	140,374	1,188	.....
London and Lancashire	1862	55,847	60,550	59,388	70,939	83,250	95,669	102,853	100,479	117,077	117,442	.....	101,084
London and Manchester	1869	15,194	17,229	18,336	24,278	27,414	29,037	30,869	32,548	35,730	37,663	.....	24,074
London and Provincial Law	1845	80,740	76,471	76,513	74,858	76,665	.....	.....	.....	.....	.....	.....	.....
London Life.....	1806	397,620	368,223	310,930	315,388	318,901	324,860	327,980	325,023	333,676	334,052	.....	66,260
Marine and General	1852	21,807	20,920	24,535	21,152	21,669	21,787	21,782	23,051	23,721	25,606	.....	4,282
Metropolitan.....	1835	147,815	149,735	151,794	151,999	153,694	155,845	156,737	157,947	157,220	158,961	.....	25,679
Midland Counties.....	1851	2,741	2,877	3,200	3,361	3,808	4,244	4,582	5,126	4,956	5,080	.....	1,360
Mutual	1834	81,046	81,898	81,069	80,987	81,099	82,389	80,462	78,330	79,335	78,614	.....	4,497
National of Ireland.....	1822	14,280	14,756	15,079	15,789	14,840	17,482	16,649	33,896	31,827	30,589	.....	16,694
National Life.....	1830	66,203	66,072	69,125	69,945	80,460	75,749	76,061	75,277	76,339	86,205	.....	15,167
National Provident.....	1835	256,024	322,837	322,685	320,728	319,364	320,707	318,976	317,164	319,643	324,265	.....	86,412
North British and Mercantile.....	1823	309,804	312,781	310,645	315,847	328,991	321,805	322,108	325,822	344,021	343,959	.....	74,875
Northern	1836	157,581	157,817	156,661	168,510	181,313	181,501	184,058	184,231	191,521	197,884	.....	77,040
Norwich Union.....	1808	158,222	159,272	154,687	151,080	147,978	140,355	143,727	142,583	140,937	140,120	36,840	.....
Parrotic of Ireland.....	1824	9,571	10,194	9,745	11,006	10,665	10,542	11,175	10,966	11,364	11,766	.....	202
Pearl	1861	58,397	73,690	76,464	91,459	110,283	126,239	124,164	160,427	195,738	213,631	.....	206,510
Pelican	1797	86,310	89,093	88,376	90,262	91,816	92,552	91,561	93,057	94,206	93,212	.....	171
Positive	1870	31,220	32,104	36,885	36,998	41,998	42,605	42,943	44,573	46,086	48,180	.....	40,854
Provident Clerks.....	1840	94,219	88,150	100,551	102,754	104,397	107,560	111,493	111,439	114,704	115,832	.....	49,133
Provident	1806	182,836	181,928	185,604	189,497	197,987	200,224	211,479	216,421	222,980	219,364	.....	62,478
Provincial	1852	32,427	32,629	33,030	32,079	32,395	32,966	32,439	33,444	33,275	34,119	.....	75
Prudential, ord. branch.....	1848	91,177	100,418	107,534	120,031	141,256	161,252	192,987	238,868	293,275	300,940	.....	.....
Prudential, industrial branch.....	.....	1,042,993	1,222,883	1,407,124	1,668,849	1,849,494	2,126,022	2,504,397	2,644,516	2,704,523	2,911,295	.....	.....
Prudential, both branches .....	.....	1,134,170	1,320,301	1,514,678	1,728,880	1,990,750	2,287,272	2,697,292	2,883,384	3,097,768	3,308,235	.....	.....
Queen.....	1857	52,283	55,006	57,106	61,606	64,056	68,022	71,925	75,892	79,922	82,375	.....	3,047,144
Refuge.....	1864	58,165	72,528	85,228	99,248	120,477	151,051	164,255	252,675	310,547	348,324	.....	339,204
Reliance	1840	85,400	85,030	81,494	80,979	81,176	80,858	85,272	83,303	84,067	84,763	.....	23,894
Rock.....	1866	142,397	136,420	134,978	135,463	139,554	137,054	139,724	119,724	117,761	117,325	31,603	.....
Royal Exchange	1720	138,660	139,570	135,080	132,646	129,344	129,593	132,279	130,318	125,732	124,273	17,343	.....
Royal	1845	245,558	246,514	247,194	247,190	250,181	252,870	252,870	250,163	251,433	248,491	.....	27,707
Sceptre.....	1864	27,479	20,333	31,409	33,206	35,608	38,769	41,431	43,731	45,822	48,077	.....	32,024
Scottish Amicable.....	1826	176,940	181,348	182,744	186,686	188,631	197,354	193,272	198,355	199,948	207,147	.....	54,278

Scottish Equitable.....	1831	204,495	215,497	217,117	220,661	223,473	234,343	239,839	251,543	259,315	266,019	.....	76,083
Scottish Imperial.....	1865	24,644	27,261	29,336	33,735	36,851	39,851	41,049	47,129	48,566	49,178	.....	39,739
Scottish Provident.....	1837	324,207	342,230	350,702	372,373	391,751	411,622	422,285	436,440	454,920	463,005	.....	270,253
Scottish Provincial.....	1825	129,944	130,536	128,470	130,176	130,592	131,950	134,885	134,749	137,385	137,648	.....	39,566
Scottish Union.....	1824	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,406
Scottish National.....	1841	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	315,585
Scottish Widows.....	1815	579,195	594,212	600,775	638,736	661,678	682,352	691,028	706,064	721,583	739,765	.....	47,299
Sovereign *.....	1845	74,625	73,049	71,409	70,106	52,227	51,528	47,746	43,749	40,098	37,033	.....	127,924
Standard.....	1825	375,222	587,236	572,408	584,284	601,224	619,352	618,356	617,047	627,329	636,710	.....	128,617
Star.....	1843	197,998	201,385	207,631	214,310	225,730	240,054	215,342	250,249	264,864	273,951	.....	50,549
Sun.....	1810	130,443	128,596	127,535	128,856	129,108	131,358	137,577	154,456	170,784	170,384	.....	45,161
Union.....	1813	100,372	100,372	98,595	104,948	104,331	106,884	108,659	113,868	117,024	126,728	.....	1,648
United Kent.....	1824	21,514	21,049	21,066	20,512	20,900	21,129	22,390	23,028	23,650	24,313	.....	35,618
United Kingdom Assurance.....	1866	22,972	24,734	25,216	25,950	26,618	29,063	34,031	33,862	35,266	44,513	.....	128,594
United Kingdom Temp. and Gen.....	1840	225,844	232,496	235,087	246,211	244,788	255,822	260,128	276,845	288,360	303,153	.....	17,266
Universal.....	1824	121,239	120,770	117,725	116,822	115,949	113,589	112,359	110,226	108,575	104,828	.....	7,970
Victoria.....	1825	51,932	51,937	52,013	52,024	51,320	50,190	49,637	49,941	52,740	52,740	.....	8,283
Victoria Mutual.....	1850	5,902	6,298	6,624	7,122	7,897	7,863	8,166	8,262	8,485	8,792	.....	113,136
West of England.....	1841	18,946	24,393	28,548	35,818	42,817	47,145	61,516	80,991	101,621	110,995	.....	35,884
West of England.....	1851	103,248	102,819	98,043	94,065	92,109	89,646	90,351	88,866	88,715	84,930	.....	118
Western Counties.....	1836	14,937	13,792	15,179	18,403	18,001	17,320	15,449	12,307	11,550	10,106	.....	47,544
Westminster and General.....	1855	46,182	46,060	46,245	46,110	46,563	45,664	46,356	47,025	47,592	47,592	.....	50,093
Whittington.....	1824	40,013	42,783	44,388	45,400	47,054	46,018	46,597	47,025	47,592	47,592	.....	31,458
Yorkshire.....	1807	41,333	40,868	39,485	39,384	40,092	42,013	41,050	40,565	40,739	41,091	.....	1,079

* Signifies that the office has discontinued new business.

† Includes the business of the reconstructed Great Britain Mutual.

‡ Transferred to Guardian.

§ Eight months premiums.

† These figures represent more than one year's premiums

Is ALCOHOLISM HEREDITARY?—It is a great error to speak of the various conditions of the digestive and nervous systems resulting from the excessive or injudicious use of alcohol as a specific disease, as they are similar to those which result from the excessive use of other food, nervous excitement, and mental and physical excesses of all kinds. The setting apart of the treatment of these diseases as a specialty is one of the greatest evils of the prevailing evil of specialisms, as is obvious by the nonsense which is talked by such specialists as to the hereditary character of the disease, and the incurability of some cases. At present we have no evidence that acquired habits are transmissible from parent to child, and, moreover, there are no definite and uniform lesions resulting from the use of alcohol to be transmitted, if such transmission were possible. That the child of a drunken mother should have feeble health is likely enough, as its nutrition has been interfered with; and that the children of intemperate parents

should acquire their habits from imitation and the facilities for falling into them is likely enough also, but this is not heredity, even in the very loosest way in which the word is used by medical men.—*British Medical Journal*.

DR. GEORGE HARLEY, in recent numbers of The London Lancet, has been urging upon the medical profession the importance of united opinion as to the effect of alcohol on the human system, when taken in small quantities. He has especially noted the effects on the liver, kidneys, heart and brain. After a large collection of statistics, he arrives at the conclusion that this habit of "nipping" is always attended with the greatest harm to the organs in health. He emphasizes very properly the dangers of drinking alcohol in any form between or before meals. Life insurance companies are very particular on this point, and reject applicants for habitually taking alcoholic drinks before meals when there is no other apparent objection.

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE several acts passed by the Canadian Parliament, relating to insurance in the Dominion, were amended and consolidated by a general statute, passed during the session of 1886, which contains all the existing provisions of the regulation and supervision of insurance companies carrying on business in Canada. Under this act no company can do business in the Dominion without obtaining a license from the Minister of Finance, or being registered in the office of the Superintendent of Insurance. In order to obtain such a license, every company must deposit with the Receiver General as follows:

Canadian Fire and Inland Marine Companies.....	\$50,000	Canadian Inland Marine Companies.....	\$50,000
Foreign Fire and Inland Marine Companies.....	100,000	Foreign Inland Marine Companies.....	100,000
Canadian Fire Companies.....	50,000	Life Insurance Companies, both Canadian and Foreign.....	50,000
Foreign Fire Companies.....	100,000		

It is provided, however, that in case of any such company incorporated elsewhere than within Canada, when its liabilities to policy-holders in Canada, including the full reserve or reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Any company incorporated in Canada, and transacting business of life insurance upon the co-operative or assessment plan, may, at the discretion of the Minister of Finance, be exempted from making a deposit with the Receiver General. Such company must register its corporate name in the office of the Superintendent of Insurance and conform to other requirements of the act.

Companies doing ocean marine business exclusively, are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada are required to obtain a license or permission from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the office of the Minister of Finance, annually, at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada are to be valued according to the Table of Mortality of the Institute of Actuaries, H. M., at $4\frac{1}{2}$ per cent interest.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum, which from fire and marine companies must not exceed eight thousand dollars, shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

CANADIAN FIRE INSURANCE BUSINESS IN 19 YEARS.

The following is a summary of premiums received and losses paid for fire insurance in Canada by all companies, from January 1, 1869, to January 1, 1888:

NAME OF COMPANY.	Premiums Received.	Losses Paid.
CANADIAN COMPANIES:		
British America.....	\$3,121,605	\$1,857,057
Canada Agricultural.....	454,896	290,101
Canada Fire and Marine.....	881,333	698,133
Citizens.....	2,034,362	1,652,508
Dominion.....	190,242	148,255
London Mutual Fire.....	1,755,902	1,289,977
National.....	284,026	287,732
Ottawa Agricultural.....	194,861	108,164
Provincial.....	1,434,350	957,146
Quebec.....	1,365,928	1,278,806
Royal Canadian.....	2,824,373	2,462,705
Sovereign.....	1,055,404	736,216
Stadacona.....	490,488	773,695
Western.....	5,167,748	3,038,570
BRITISH COMPANIES:		
Atlas.....	32,969	19,824
Caledonian.....	448,345	278,329
City of London.....	949,137	574,960
Commercial Union.....	3,552,916	2,722,643
Employers Liability.....	45,199	11,838
Fire Insurance Association.....	793,771	567,390
Glasgow and London.....	754,779	544,745
Guardian.....	1,321,378	1,217,031
Imperial.....	2,786,877	2,168,428
Lancashire.....	2,523,239	1,915,399
Liverpool and London and Globe.....	3,790,836	3,151,410
London and Lancashire.....	619,880	348,474
London Assurance.....	1,183,737	786,313
National of Ireland.....	277,851	198,954
North British and Mercantile.....	5,105,396	3,869,226
Northern.....	1,793,858	1,666,626
Norwich Union.....	595,228	315,302
Phoenix of London.....	3,094,270	1,868,556
Queen.....	3,390,442	2,878,680
Royal.....	7,742,874	5,321,944
Scottish Commercial.....	343,421	177,329
Scottish Imperial.....	672,855	483,408
Scottish Union and National.....	379,403	120,543
UNITED STATES COMPANIES:		
Etna.....	2,418,393	1,393,227
Agricultural of Watertown.....	769,510	400,013
Andes.....	57,665	5,668
Connecticut.....	31,431	31,250
Hartford.....	1,817,147	1,160,117
Home.....	.....	60,691
Phoenix.....	378,968	288,720

RECAPITULATION.

Canadian companies, totals 19 years.....	\$21,255,518	\$15,579,065
British companies, totals 19 years.....	42,203,661	31,207,352
American companies, totals 19 years.....	5,473,114	3,839,686
Grand totals.....	\$48,932,293	\$50,626,103

BUSINESS AND STANDING OF BRITISH COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
CITY OF LONDON—Cont.	1884	\$127,270	\$129,286	.....	\$177,536	\$4,260	\$181,796	\$24,585	\$41,502	\$136,087
	1883	125,500	116,186	\$6,314	149,665	4,277	153,942	82,159	37,792	119,951
	1882	118,399	81,963	\$36,436	127,100	4,200	131,300	66,220	36,958	103,178
COMMERCIAL UNION.	1887	254,610	199,525	62,085	285,071	6,794	291,865	205,844	68,049	274,893
Evans & McGregor, General Agents, Montreal.	1886	251,010	202,798	48,212	328,143	6,794	334,937	236,448	73,492	309,940
	1885	201,631	202,667	.....	333,987	7,073	341,060	204,565	68,391	272,957
	1884	202,984	199,478	3,506	313,719	4,802	318,521	237,611	67,366	304,977
	1883	136,644	194,366	.....	294,568	4,876	299,384	254,744	58,304	313,138
	1882	138,882	224,849	.....	307,667	5,148	313,115	238,110	60,071	298,182
	1881	157,035	205,630	.....	277,885	5,216	283,101	203,594	64,418	268,012
	1880	129,003	118,796	10,207	231,607	4,769	236,376	103,516	48,376	149,892
	1879	121,390	114,755	6,635	190,264	4,769	195,033	129,527	38,438	167,965
EMPLOYERS LIABILITY.	1887	113,698	20,732	92,966	45,199	None.	45,199	11,838	13,454	25,292
Fred. Stancilffe, Chief Agent, Montreal.										
FIRE INSURANCE ASSOCIATION.	1887	112,002	98,889	14,013	127,419	15,392	132,811	117,097	40,448	157,545
John Kennedy, Chief Agent, Montreal.	1886	116,287	100,379	6,908	127,145	4,000	131,145	93,807	39,862	133,669
	1885	117,991	84,741	33,250	120,497	4,217	130,714	88,437	33,595	121,032
	1884	123,638	112,393	11,245	134,109	4,000	138,109	88,231	37,854	126,085
	1883	119,039	92,867	26,172	109,316	4,013	113,399	96,797	34,080	130,877
	1882	118,269	72,022	46,247	110,989	4,000	114,989	75,568	29,071	104,639
	1881	121,373	46,826	74,547	69,499	4,000	73,499	7,453	21,333	28,786
GLASGOW AND LONDON.	1887	205,690	165,329	20,361	259,637	5,049	264,686	186,763	77,055	263,818
Stewart Browne, Chief Agent, Montreal.	1886	173,654	134,993	38,661	205,251	3,717	208,968	144,330	69,593	213,923
	1885	166,628	116,448	53,200	161,690	4,213	165,903	104,043	45,016	149,059
	1884	165,420	101,403	64,017	252,533	3,846	256,379	109,609	82,799	192,408
GUARDIAN.	1887	112,651	95,399	17,252	162,450	4,331	166,900	121,111	40,677	161,788
Robert Simms & Co., and Geo. Denholm, General Agents, Montreal.	1886	112,162	81,020	31,133	150,430	4,331	154,761	99,846	36,414	136,260
	1885	109,894	95,169	14,725	150,313	4,499	154,812	79,103	36,468	115,571
	1884	116,641	79,917	39,724	143,518	4,331	147,849	68,562	33,858	102,420
	1883	117,840	57,315	60,526	97,785	4,331	102,116	38,740	22,000	60,700
	1882	102,322	43,756	58,566	71,095	5,017	76,112	45,027	15,550	60,577
	1881	100,344	37,616	62,728	64,915	5,017	69,932	58,965	15,055	74,000
	1880	100,344	40,691	59,653	62,745	4,186	66,931	23,691	14,059	37,747
	1879	100,344	40,626	59,718	59,253	7,027	66,280	46,661	9,534	50,195
IMPERIAL.	1887	283,161	128,393	154,768	195,650	7,670	203,320	95,584	57,360	152,944
W. H. Rintoul, Agent, Montreal.	1886	153,195	119,204	33,991	182,141	4,190	186,331	129,743	51,094	180,837
	1885	127,081	126,078	403	185,776	4,111	189,886	80,292	45,258	125,550

LANCASHIRE
S. C. Duncan-Clark, Chief Agent, Toronto.

1884	131,060	122,597	9,372	205,148	4,497	209,648	128,390	47,745	176,075
1885	112,711	121,004	.....	199,048	4,497	203,546	128,184	47,745	176,075
1886	115,878	110,064	4,914	170,580	5,002	184,582	100,715	47,745	176,075
1887	119,947	110,849	8,478	170,486	5,017	175,503	130,330	47,745	176,075
1888	127,678	95,197	99,481	156,461	5,443	161,904	49,893	47,745	176,075
1889	121,355	90,838	24,523	149,449	5,558	155,007	82,768	47,745	176,075
1890	167,427	143,363	19,064	192,695	6,243	198,938	93,548	51,659	145,207
1891	170,058	141,433	28,625	194,707	6,212	200,979	149,066	48,232	127,298
1892	178,727	161,477	17,250	208,454	8,025	217,379	115,648	46,977	162,619
1893	180,686	156,797	23,889	226,468	5,844	232,312	131,250	54,902	205,758
1894	127,388	155,797	.....	210,159	5,313	215,472	124,943	50,088	175,031
1895	130,095	140,974	.....	208,539	7,701	216,240	121,876	45,473	167,349
1896	123,362	146,570	.....	197,980	5,117	203,097	121,313	44,660	185,973
1897	122,617	111,275	71,342	184,145	10,300	194,445	87,434	46,310	133,744
1898	190,922	116,167	74,755	161,064	12,169	173,233	90,180	36,700	126,880
1899	837,080	253,388	583,692	232,994	25,885	258,879	159,400	63,189	222,589
1886	673,375	237,366	429,413	224,050	34,150	258,200	105,532	56,480	252,012
1885	741,303	237,366	503,934	207,436	41,312	248,749	110,677	53,045	164,622
1884	772,602	230,613	213,133	213,133	43,237	256,370	122,211	44,807	167,018
1883	759,202	104,335	504,867	195,622	36,914	232,516	109,720	42,577	152,393
1882	704,163	167,335	536,628	101,962	41,237	206,199	107,074	36,679	143,753
1881	824,701	168,869	715,932	157,965	55,772	213,737	142,155	39,857	182,012
1880	948,178	105,120	783,058	155,880	56,288	212,168	54,703	37,421	92,124
1879	936,825	158,369	778,456	157,617	42,504	200,121	76,429	39,411	117,840
1887	117,168	65,929	51,239	102,841	4,381	107,222	65,226	28,494	93,720
1886	110,922	66,816	43,476	93,042	4,016	97,057	43,218	22,696	65,854
1885	111,150	56,400	54,741	86,974	4,040	97,023	64,992	22,086	87,078
1884	110,339	69,475	40,864	93,115	4,080	97,204	57,974	23,528	81,482
1883	105,007	67,991	37,016	95,299	4,181	99,480	70,682	23,163	99,845
1882	119,508	68,061	51,447	105,190	4,344	109,540	90,537	26,911	177,448
1881	115,339	16,390	99,009	30,964	15	30,979	9,379	17,748	17,748
1880	102,006	5,786	96,820	9,448	None.	9,448	405	1,394	1,394
1887	176,600	65,703	110,897	72,312	6,680	78,992	52,333	24,375	76,707
1886	177,218	59,720	117,498	65,956	6,680	72,696	47,855	17,435	65,200
1885	178,690	50,411	128,279	60,932	6,680	67,612	46,119	16,250	62,369
1884	178,690	44,253	134,437	63,415	6,680	60,666	40,666	15,694	56,360
1883	178,690	49,350	129,340	76,959	6,680	83,639	51,226	16,725	68,014
1882	178,690	41,406	137,284	66,576	7,500	74,076	35,706	14,713	59,419
1881	150,000	46,353	103,647	62,422	7,500	69,922	24,283	14,683	38,066
1880	150,000	42,011	107,989	52,454	6,257	58,711	14,400	10,477	24,883
1879	150,000	40,726	109,274	51,095	9,974	61,069	44,827	8,888	53,715
1887	119,924	45,243	73,101	73,840	5,283	79,123	53,554	24,260	77,813
1886	111,616	38,778	72,869	71,432	4,006	75,438	70,134	19,539	95,673
1885	110,680	34,168	76,511	72,511	4,006	58,088	38,094	16,529	54,523
1884	108,893	80,597	45,966	45,966	4,007	49,976	24,700	18,345	43,045
1883	106,367	19,239	87,128	32,528	4,007	36,535	6,472	15,066	21,538

LIVERPOOL AND LONDON AND GLOBE
G. F. C. Smith, Chief Agent, Montreal.

LONDON AND LANCASHIRE FIRE
W. A. Sims, Chief Agent, Toronto.

LONDON ASSURANCE
C. C. Foster and A. B. Gwill, Agents, Montreal.

NATIONAL OF IRELAND
Owen Murphy, M. P. P., Quebec; L. H. Boulton, Montreal.

BUSINESS AND STANDING OF BRITISH COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
NORTH BRITISH AND MERCANTILE										
Thomas Davidson, General Agent, Montreal.	1887	1,004,497	\$506,745	\$497,752	\$304,109	\$37,825	\$342,024	\$100,752	\$80,623	\$271,375
	1886	871,015	497,620	373,395	303,868	33,824	337,624	186,612	79,667	266,309
	1885	863,859	465,801	398,057	308,392	39,854	348,246	155,805	78,150	234,045
	1884	913,822	474,238	439,584	393,171	41,955	364,226	100,535	74,687	265,222
	1883	922,518	439,791	542,727	293,579	45,425	339,004	168,469	70,597	240,996
	1882	739,318	459,248	280,070	273,516	68,264	341,800	179,408	69,708	240,196
	1881	718,639	442,610	276,089	271,375	67,951	339,326	253,704	69,239	317,023
	1880	771,069	416,364	354,705	253,871	59,802	313,673	119,851	66,867	186,718
	1879	782,571	429,357	353,214	262,508	57,944	320,452	168,880	60,415	229,295
NORTHERN										
Robert W. Tyre, General Agent, Montreal.	1887	121,568	111,176	103,390	153,157	5,000	158,157	102,018	42,057	144,075
	1886	118,704	95,587	23,117	146,406	5,000	151,406	90,787	30,976	111,762
	1885	116,247	117,610	.....	181,260	5,000	186,260	105,279	37,133	142,412
	1884	126,954	125,028	1,926	193,754	4,996	198,750	166,240	38,827	206,067
	1883	129,820	110,938	18,881	169,577	5,248	174,825	87,365	35,493	122,858
	1882	121,943	89,954	31,989	132,259	5,050	137,309	89,217	27,056	110,273
	1881	114,593	62,290	52,297	95,525	5,000	100,525	65,338	20,076	85,414
	1880	114,458	51,323	63,135	75,174	4,285	79,459	42,169	14,063	56,232
	1879	110,929	44,592	66,397	68,628	6,719	75,347	46,434	14,876	61,310
NORWICH UNION										
Alexander Dixon, Toronto.	1887	150,096	68,641	81,455	86,664	4,620	91,284	62,316	26,101	88,417
	1886	142,905	69,974	76,991	88,683	4,799	93,412	46,074	22,610	68,684
	1885	149,617	57,228	92,389	90,185	5,254	95,439	48,695	23,222	71,977
	1884	155,264	54,378	100,886	92,451	5,860	98,311	48,063	22,995	71,058
	1883	185,374	55,340	130,034	99,770	5,609	105,379	54,098	21,428	75,566
	1882	162,024	46,584	115,500	73,066	4,834	77,900	40,436	18,218	58,664
	1881	148,845	31,067	117,778	52,901	4,569	57,470	14,205	14,538	28,743
	1880	121,011	11,593	109,508	20,597	4,000	54,597	1,415	8,261	8,276
PHENIX OF LONDON										
Messrs. Gillespie, Moffat & Co., Montreal.	1887	101,389	122,152	39,237	219,891	6,672	226,562	112,280	55,777	168,057
	1886	90,910	145,840	55,015	194,942	6,158	201,100	190,407	46,864	197,291
	1885	134,925	158,895	23,022	208,022	6,080	214,102	91,904	51,695	143,597
	1884	160,077	157,279	2,798	225,510	6,080	231,590	176,594	52,439	229,033
	1883	107,626	137,343	.....	203,548	5,381	208,929	145,005	47,414	192,439
	1882	107,627	133,700	.....	204,138	5,015	209,153	183,046	46,870	170,816
	1881	100,297	114,900	.....	178,497	5,015	183,512	121,359	42,922	164,291
	1880	100,297	88,510	11,787	162,339	4,599	166,938	53,468	36,125	91,533
	1879	100,297	89,022	11,275	150,698	6,018	156,716	147,594	32,353	179,877
QUEEN										
H. J. Mudge, Montreal.	1887	226,126	226,121	59,945	213,426	11,028	224,433	119,306	51,897	171,193
	1886	267,269	218,628	46,641	210,447	8,287	218,734	128,645	46,877	175,522
	1885	216,021	230,124	.....	222,647	9,139	231,786	129,232	47,764	176,996
	1884	217,752	233,026	.....	226,932	7,431	234,363	120,051	50,702	176,753
	1883	174,135	220,809	.....	216,314	6,881	223,195	132,188	48,249	180,437

BUSINESS AND STANDING OF AMERICAN COMPANIES.

Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
1884	175,100	208,801	.....	207,111	5,406	212,517	150,717	44,886	195,603
1881	191,737	188,522	3,975	194,166	5,360	199,526	150,759	43,019	193,778
1880	193,736	188,080	5,676	195,069	4,486	199,555	79,914	11,200	181,204
1879	186,136	185,961	175	182,042	7,521	189,563	115,064	40,576	155,640
1887	893,410	731,759	151,651	521,121	29,548	550,669	306,371	127,616	434,017
1886	879,594	695,462	184,062	508,612	20,439	529,051	267,443	130,618	398,061
1885	876,779	799,684	79,095	498,738	20,671	519,409	295,008	124,204	419,212
1884	879,213	793,158	84,055	531,397	29,727	561,024	360,084	127,363	487,447
1883	885,358	804,223	81,135	609,973	23,670	633,643	418,241	134,595	552,836
1882	705,456	724,493	39,053	599,481	25,861	625,342	315,835	132,677	448,512
1881	711,156	686,175	84,983	599,233	20,412	619,645	324,067	123,795	447,862
1880	611,121	521,134	89,987	417,150	16,685	433,835	168,745	88,861	257,606
1879	472,744	483,801	.....	343,317	17,522	360,839	237,268	95,543	332,811
1887	972,041	69,229	908,812	100,695	6,167	106,862	83,828	22,554	106,382
1886	100,743	46,998	53,746	79,141	85,308	164,449	21,282	16,907	37,769
1885	122,673	35,439	87,234	60,507	6,167	66,674	20,222	11,865	32,087
1884	123,407	20,366	94,131	51,033	6,167	57,200	18,294	11,366	29,656
1883	123,022	20,773	92,319	50,400	6,167	56,567	13,590	13,868	27,457
1882	124,312	21,251	103,061	37,627	6,167	43,794	8,318	8,587	16,905

SCOTTISH UNION AND NATIONAL.
Walter Kavanagh, Montreal.

ROYAL.
Wm. Talley, Montreal.

Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
1887	\$135,405	\$60,240	\$75,165	\$124,779	\$4,615	\$129,394	\$68,430	\$25,038	\$93,467
1886	136,656	46,356	90,300	104,596	4,615	109,211	68,599	19,734	88,333
1885	137,955	48,874	89,081	108,634	4,555	113,189	54,276	19,884	74,160
1884	136,129	43,838	92,291	117,949	4,735	122,684	55,485	21,732	77,217
1883	137,656	49,949	87,707	116,226	4,735	120,961	64,108	21,392	85,500
1882	126,527	43,074	83,453	115,412	4,820	120,232	83,217	17,579	100,796
1881	134,232	47,700	84,532	107,975	4,704	112,739	66,018	14,924	74,942
1880	120,711	40,676	80,035	103,175	4,721	107,896	44,229	14,023	58,252
1879	118,267	43,257	75,030	110,533	2,455	112,988	87,139	15,528	102,667
1887	164,754	119,818	44,936	79,570	None.	79,570	54,947	30,814	85,761
1886	161,888	123,288	38,600	76,389	None.	76,389	49,976	29,668	79,584
1885	138,138	115,299	22,839	70,393	None.	70,393	38,663	25,900	64,563
1884	130,567	108,489	22,078	74,840	None.	74,840	33,740	24,876	58,616

(Figures of Canadian Branch.)

ÆTNA.
F. W. Evans, Montreal.

AGRICULTURAL of Watertown.
Joseph Flynn, Toronto, Ont.

BUSINESS AND STANDING OF AMERICAN COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.		Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disburse- ments.
AGRICULTURAL of Watertown—Cont.											
1883			\$134,679	\$94,807	\$39,872	\$70,457	None.	\$70,457	\$28,965	\$22,172	\$51,137
1882			133,227	74,121	59,106	51,885	69	51,954	20,271	16,856	37,127
1881			137,316	69,814	67,502	57,360	239	57,599	29,316	20,320	49,636
1880			137,782	61,227	76,555	47,290	137	47,427	33,527	19,281	52,808
1879			120,068	53,872	66,196	86,779	2,373	94,152	34,325	14,342	48,667
CONNECTICUT FIRE.											
1887			105,950	21,039	84,911	34,344	4,000	38,344	23,546	9,488	33,034
1886			104,666	17,635	87,031	23,321	1,567	24,888	7,704	4,001	11,705
1887			110,298	80,266	30,032	127,371	4,055	131,426	65,544	27,639	93,183
1886			120,038	82,155	37,883	124,597	3,690	128,287	69,043	21,066	90,149
1885			111,834	88,813	23,021	131,177	1,995	133,172	68,868	22,127	90,995
1884			110,191	74,583	35,608	135,369	3,390	138,759	85,534	22,413	107,947
1883			108,874	86,302	22,572	131,133	3,300	134,523	71,415	21,937	93,352
1882			109,849	58,080	51,769	103,335	3,585	106,940	56,554	18,210	74,764
1881			103,851	55,151	48,700	87,616	3,690	91,306	71,227	11,968	83,195
1880			102,049	55,111	46,938	83,191	3,186	86,371	31,088	11,255	42,343
1879			94,465	49,002	45,463	86,184	3,780	89,964	55,215	10,846	66,061
PHENIX of Brooklyn.											
1887			133,934	49,991	83,943	75,577	None.	95,577	112,604	23,551	136,245
1886			137,643	43,794	93,999	96,941	None.	96,941	43,686	21,989	65,978
1885			135,231	35,616	99,616	86,479	None.	86,479	47,886	18,295	66,181
1884			127,873	27,334	100,539	74,063	None.	74,063	49,395	17,910	67,305
1883			126,511	19,440	107,071	56,950	2,065	59,015	30,775	11,866	42,641
1882			122,073	14,585	107,488	28,877	None.	28,877	16,177	8,422	24,599
1881			121,885	25,372	96,513	55,136	None.	55,136	34,572	11,995	46,567
1880			110,142	20,513	89,629	58,542	None.	58,542	70,976	11,593	82,479
1879			109,149	30,666	78,523	96,737	None.	96,737	113,513	13,430	126,943

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"A pretty extensive acquaintance with life insurance agents and solicitors," says The United States Review, "leads us to the conclusion that the men who work constantly and earnestly, looking out for and improving their opportunities, are the most successful in the long run. 'The race is not always to the swift nor the battle to the strong,' but it is to the one whose whole heart is in the work and who labors earnestly."

"Life insurance," says The American Exchange and Review, "is a great compensatory equity, adjusting the account among members according to the position of each, and the account between the present and the future. Co-operativism, at its best, is but an account current, settled according to the chance occurrences of the immediate hour, without equity, without adjustment, and without liability. To attempt to define or elucidate life insurance from the co-operative standpoint but results in illusion and deception."

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Income, including Contingent Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
CANADA, Hamilton..... A. G. Ramsay, Pres., R. Hills, Sec.	1887	1,000,000	125,000	8,190,465	7,425,200	640,245	1,157,429	477,570	1,634,999	642,015	212,385	25,000	879,400
	1886	1,000,000	125,000	7,396,778	6,904,867	366,971	1,077,176	429,747	1,506,923	896,200	222,869	87,500	1,587,599
	1885	1,000,000	125,000	7,067,973	5,460,267	1,484,706	971,493	373,144	1,344,547	387,969	181,610	18,750	1,587,599
	1884	1,000,000	125,000	6,315,451	5,155,955	1,094,496	877,161	377,530	1,254,691	379,991	174,504	18,750	1,587,599
	1883	1,000,000	125,000	5,664,639	4,696,297	843,342	809,554	336,159	1,145,706	455,098	151,874	18,750	1,587,599
	1882	1,000,000	125,000	5,118,573	4,523,946	469,627	733,010	271,418	1,004,428	378,710	140,648	18,750	1,587,599
	1881	1,000,000	125,000	4,588,956	4,137,204	226,752	633,111	284,577	934,688	498,964	141,295	18,750	1,587,599
	1880	1,000,000	125,000	4,297,853	3,344,140	888,713	588,097	243,910	834,007	259,602	119,019	18,750	1,587,599
	1879	1,000,000	125,000	3,825,245	3,100,110	600,135	534,993	204,059	740,359	218,143	115,495	18,750	1,587,599
CANADIAN MUTUAL AID ASSOCIATION. William Reunle, Pres., W. Pemberton Page, Sec.	1887	None.	None.	54,862	23,284	31,538	94,965	764	95,729	65,212	33,045	None.	88,237
	1886	None.	None.	45,302	22,865	19,473	105,125	801	105,926	73,551	18,393	None.	91,914
	1885	None.	None.	26,571	19,488	7,083	51,155	382	51,537	29,456	21,854	None.	51,310
CITIZENS (Life Department) Montreal. Henry Lyman, Pres., Gerald E. Hart, Man.	1887	(*)	(*)	260,861	247,939	(*)	64,349	12,662	77,011	33,775	24,772	756	59,243
	1886	(*)	(*)	244,724	231,478	(*)	54,335	11,102	65,437	32,277	23,868	.....	47,145
	1885	(*)	(*)	213,891	209,772	(*)	53,159	9,671	62,829	32,750	21,120	.....	53,876
	1884	(*)	(*)	189,491	185,292	(*)	48,228	8,094	56,322	21,709	17,682	3,666	43,057
	1883	(*)	(*)	177,395	166,080	(*)	43,702	7,809	51,511	18,811	16,334	.....	35,145
	1882	(*)	(*)	164,452	147,157	(*)	49,227	4,998	54,225	23,242	14,345	.....	37,587
	1881	(*)	(*)	156,584	136,071	(*)	21,168	7,113	28,281	14,444	7,867	.....	28,311
	1880	(*)	(*)	140,509	129,830	(*)	29,211	7,097	36,308	17,841	8,453	.....	26,294
	1879	(*)	(*)	130,480	125,416	(*)	28,294	6,760	35,054	13,554	13,138	1,070	27,762
CONFEDERATION, Toronto. Hon. Sir W. P. Howland, C.B., K.C. M.G., Pres., J. K. Macdonald, Managing Director.	1887	1,000,000	100,000	2,260,065	2,026,793	123,271	519,461	134,195	653,656	278,357	118,919	20,751	427,098
	1886	1,000,000	80,000	2,022,017	1,596,551	345,465	473,177	88,719	571,896	121,434	110,139	10,532	242,125
	1885	1,000,000	80,000	1,666,600	1,394,491	272,109	376,315	85,699	462,014	113,000	87,515	8,134	268,709
	1884	1,000,000	80,000	1,406,957	1,138,221	188,736	399,038	73,006	473,044	83,046	86,261	8,128	177,429
	1883	1,000,000	80,000	1,124,728	960,495	112,393	399,377	64,006	463,383	117,567	82,991	8,000	208,558
	1882	1,000,000	80,000	965,333	817,403	67,930	277,515	54,058	331,573	133,557	69,990	38,572	242,119
	1881	500,000	50,000	879,054	643,139	185,916	214,738	48,657	263,395	62,572	59,760	5,000	127,332
	1880	500,000	50,000	679,387	500,624	128,762	184,446	36,906	221,352	59,143	56,390	5,000	120,533
	1879	500,000	50,000	524,451	408,090	166,361	154,898	28,777	183,675	37,098	40,762	5,000	88,859
DOMINION SAFETY FUND LIFE ASS'N. J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1887	120,000	34,290	132,605	80,007	18,179	49,458	3,343	43,801	21,387	9,413	1,290	32,090
	1886	120,000	37,900	124,506	67,168	14,938	41,935	3,258	44,293	19,000	12,784	1,290	33,074
	1885	120,000	37,900	122,749	67,666	1,193	33,229	4,293	37,422	31,000	12,671	1,335	45,006
	1884	120,000	47,400	122,045	67,080	1,595	34,211	2,476	34,687	8,000	9,785	1,620	19,495
	1883	120,000	47,400	107,583	58,411	1,772	33,675	1,490	35,165	12,000	9,816	1,200	23,016
	1882	120,000	47,400	60,993	13,797	.....	1,804	1,688	3,000	3,000	.....	1,395	6,743
	1881	120,000	52,400	58,824	7,063	.....	5,850	.....	5,850	.....	3,160	.....	3,160

* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. † Registered to do business in Canada upon the assessment plan in 1885. ‡ Assessments, dues, etc. § Including the safety fund. ¶ The capital in this company is also liable for its other departments, so that these columns cannot be filled up.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditures.
FEDERAL, Hamilton,..... James H. Beatty, Pres. David Dexter, Managing Director.	1887 1886 1885 1884 1883 1882	\$ 700,000 700,000 700,000 700,000 700,000 700,000	\$ 79,612 79,492 79,428 68,850 68,850 68,655	\$ 134,468 109,401 97,051 87,453 87,355 68,654	\$ 67,587 58,283 48,347 45,713 37,518 6,884	..... ..... ..... ..... ..... .....	\$ 137,073 69,682 44,468 20,914 38,596 7,070	\$ 4,521 3,867 3,895 2,881 2,489 302	\$ 141,594 73,548 73,293 23,795 41,085 7,372	\$ 75,177 28,647 25,435 8,034 None None	\$ 43,088 29,971 26,612 20,800 24,360 16,278	None. None. None. None. None. None.	\$ 118,265 58,618 52,047 28,834 25,133 16,278
LONDON LIFE, London, Ont. James Jeffery, Pres., John G. Richter, Sec.	1887 1886 1885	\$ 223,000 223,000 223,000	\$ 33,550 33,550 33,550	\$ 190,317 175,543 156,161	\$ 153,209 137,000 118,968	3,458 4,884 3,853	\$ 34,609 34,500 27,986	\$ 9,244 9,557 7,191	\$ 43,883 42,166 35,186	\$ 11,244 14,425 5,668	\$ 18,547 14,425 11,874	2,356 953 None.	\$ 39,146 34,492 17,542
MANUFACTURERS LIFE, Toronto..... Sir John A. Macdonald, Pres., J. B. Carlie, Managing Director.	1887	\$ 621,000	\$ 126,820	\$ 163,382	\$ 38,993	.....	\$ 39,188	\$ 779	\$ 39,967	\$ 7,000	\$ 20,438	None.	\$ 27,438
MUTUAL RELIEF SOC., Yarmouth, N. S. A. C. Robbins, Pres., William V. Brown, Sec.	1887 1886	None. None.	None. None.	\$ 15,527 13,186	\$ 4,000 None.	\$ 11,527 13,186	\$ 38,321 30,722	\$ 240 166	\$ 38,561 30,882	\$ 26,595 20,000	\$ 7,119 7,312	None. None.	\$ 33,714 27,312
NORTH AMERICAN, Toronto..... Hon. Alex. MacKenzie, M.P., Pres. Wm. McCabe, F.I.A., Managing Director.	1887 1886 1885 1884 1883 1882 1881	\$ 300,000 300,000 300,000 300,000 300,000 100,000 100,000	\$ 60,000 60,000 60,000 60,000 60,000 57,400 57,400	\$ 542,319 422,402 343,746 278,986 193,897 151,135 88,793	\$ 427,423 316,486 297,745 247,073 118,256 85,385 28,933	\$ 54,896 45,916 36,001 21,914 15,641 8,430 2,431	\$ 224,564 166,161 139,022 117,763 90,941 77,067 34,353	\$ 23,719 18,795 14,379 10,634 7,979 3,947 23	\$ 228,283 184,950 153,401 128,397 98,920 81,014 34,370	\$ 36,147 37,507 38,016 42,005 21,519 21,642 2,437	\$ 75,200 57,494 43,540 42,005 39,187 31,642 26,077	4,800 4,800 4,800 8,260 3,375 None. None.	\$ 116,148 99,801 86,356 60,593 61,081 34,461 26,514
ONTARIO MUTUAL, Waterloo..... I. E. Bowman, Pres., Wm. Hendry, Man.	1887 1886 1885 1884 1883 1882 1881 1880 1879	None. None. None. None. None. None. None. None. None.	None. None. None. None. None. None. None. None. None.	\$ 1,084,852 995,464 750,344 648,937 599,205 423,598 337,102 225,605 179,506	\$ 1,027,187 843,920 711,452 485,443 391,482 399,607 195,830 147,611	\$ 57,665 31,535 38,993 47,224 43,702 27,495 29,715 31,894	\$ 321,662 272,328 237,665 223,950 186,593 161,982 160,593 81,817 62,537	\$ 51,262 43,494 33,032 26,990 18,590 14,356 13,624 6,874 9,647	\$ 352,924 315,822 270,697 250,940 199,183 176,338 174,147 88,601 76,184	\$ 14,602 105,683 115,669 68,745 62,595 50,200 27,484 26,681 21,475	\$ 73,933 68,610 58,016 60,935 50,287 50,200 44,169 17,587 16,187	Not e. None. None. None. None. None. None. None. None.	\$ 188,535 174,293 173,685 135,686 112,883 100,406 71,653 54,268 37,662
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont.; George K. Morton, Pres., John Baird, Sec.	1887 1886	None. None.	None. None.	\$ 23,727 14,513	\$ 7,404 6,313	\$ 16,323 8,200	\$ 624,715 27,219	\$ 1,413 1,159	\$ 36,128 28,378	\$ 16,000 10,842	\$ 13,690 13,199	None. None.	\$ 29,690 24,041

SUN, Montreal,.....	1887	500,000	60,500	1,312,504	1,174,490	75,595	406,355	71,056	477,411	186,444	117,779	6,150	310,473
Thomas Workman, Pres., R. Macaulay, Man.	1886	500,000	60,500	1,135,537	978,574	94,415	300,657	59,622	355,279	98,412	105,405	4,375	201,998
	1885	500,000	60,500	973,504	835,405	75,539	254,225	44,243	298,468	95,646	77,833	3,750	177,880
	1884	500,000	60,500	896,867	796,261	48,136	220,657	30,285	259,942	74,341	78,526	3,750	150,687
	1883	500,000	60,500	735,940	653,599	20,841	226,811	30,850	256,701	69,776	69,306	3,750	145,332
	1882	500,000	60,500	596,078	534,477	39,101	215,108	26,716	241,824	110,277	47,012	5,685	102,915
	1881	500,000	60,500	538,524	411,200	64,824	148,504	20,414	174,978	68,444	50,543	5,000	117,987
	1880	500,000	60,500	473,653	353,597	57,606	114,595	41,427	136,022	37,752	41,987	5,000	84,739
	1879	500,000	60,500	397,777	308,044	27,234	101,844	22,130	123,974	24,393	41,002	5,000	70,395
TEMPERANCE AND GENERAL, Toronto.....	1887	100,000	60,000	80,607	28,959	.....	36,044	2,524	38,568	1,000	20,628	None.	21,668
Hon. George W. Ross, Pres., Henry O'Hara, Managing Director, James B. Fudger, Sec.	1886	100,000	58,870	58,604	5,741	.....	9,493	1,288	10,781	None.	14,413	None.	14,413

* Registered to do business in Canada upon the assessment plan in 1886. † The capital in this company is also liable for its other departments, so that these columns cannot be filled up. ‡ Assessments, dues, etc.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past nine years by life companies in Canada, together with amount of insurance in force at the end of the year :

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies :</i>								
CANADA, Hamilton	1887	\$3,190,465	\$1,157,422	1,896	\$4,381,297	21,060	\$41,434,853	\$421,480
A. G. Ramsay, Pres., R. Hills, Sec.	1886	7,326,778	1,077,176	2,137	4,640,750	20,073	39,390,884	441,811
	1885	7,067,973	971,493	1,925	4,015,950	18,713	34,766,290	267,680
	1884	6,315,451	877,161	1,915	4,205,700	17,430	32,125,736	257,177
	1883	5,664,639	809,554	1,810	3,686,250	16,425	30,013,145	336,433
	1882	5,118,573	733,010	1,996	3,753,535	15,228	27,224,776	243,293
	1881	4,588,956	668,111	2,002	3,914,786	13,998	24,904,171	243,293
	1880	4,297,853	588,097	1,718	3,241,550	12,586	21,428,958	178,801
	1879	3,825,245	536,293	1,402	2,633,100	11,397	18,945,715	142,814
CANADIAN MUTUAL AND ASSOCIATION, Toronto*	1887	54,862	94,966	1,097	1,866,200	3,904	8,479,625	61,125
Wm. Rennie, Pres., W. P. Page, Sec.	1886	45,362	125,124	826	1,943,755	3,457	7,865,415	73,551
	1885	33,640	51,155	1,047	2,366,375	3,449	7,794,740	29,456
CITIZENS, Montreal	1887	260,861	64,349	328	504,000	1,416	2,040,767	32,205
Henry Lyman, Pres., Gerald E. Hart, Man.	1886	244,724	54,835	339	570,100	1,378	2,008,669	21,319

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount in Force.	Claims Paid.
CITIZENS, Montreal—Cont.	1885	\$213,891	\$53,158	350	\$541,850	1,237	\$1,792,693	\$27,697
	1884	189,491	43,228	235	459,000	1,059	1,680,970	16,686
	1883	177,395	43,702	976	590,500	1,009	1,570,116	17,294
	1882	164,452	40,227	972	500,500	863	1,333,768	20,600
	1881	156,584	21,168	91	153,700	602	1,032,254	12,186
	1880	146,599	20,211	107	195,700	602	1,141,440	15,328
	1879	130,480	28,294	183	460,250	689	1,171,845	8,000
CONFEDERATION, Toronto	1887	2,260,065	519,461	1,597	2,502,400	10,202	15,644,464	110,386
Hon. Sir W. P. Howland, C. B., K. C. M. G., Pres.	1886	2,022,017	441,125	1,593	2,431,375	9,493	14,530,072	91,188
J. K. Macdonald, Managing Director.	1885	1,666,600	376,315	1,183	1,970,335	8,439	12,871,312	84,816
	1884	1,406,937	359,038	1,392	2,245,315	8,051	12,210,276	61,797
	1883	1,149,427	299,377	1,512	2,286,668	7,922	11,018,695	85,708
	1882	965,333	277,515	1,375	2,350,060	6,357	9,709,337	59,127
	1881	879,054	214,738	1,188	1,917,214	5,378	8,003,279	52,451
	1880	679,387	184,246	1,077	1,670,790	4,633	6,785,890	47,146
	1879	564,451	154,898	1,012	1,545,650	4,105	5,928,323	27,522
DOMINION SAFETY FUND LIFE ASSOCIATION, St. John, N. B.	1887	134,605	40,458	120	172,000	2,268	2,626,000	21,000
J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1886	124,566	41,035	324	562,000	2,593	2,677,000	19,000
	1885	112,749	33,229	473	473,000	2,328	2,328,000	31,000
	1884	122,045	32,211	395	395,000	2,044	2,444,000	8,000
	1883	107,593	23,675	295	295,000	2,003	2,003,000	12,000
	1882	60,993	12,184	668	668,000	1,207	1,207,000	3,000
	1881	58,824	5,850	843	843,000	757	757,000	None.
FEDERAL, Hamilton	1887	134,498	137,973	1,351	4,099,000	2,935	7,847,537	30,000
James H. Beatty, Pres., David Dexter, Managing Director.	1886	109,491	69,681	1,027	3,109,000	1,897	4,954,677	10,500
	1885	97,051	44,468	848	2,254,500	1,062	2,574,454	18,704
	1884	87,452	20,914	331	547,250	610	872,625	6,664
	1883	87,355	14,712	333	410,384	582	722,669	None.
	1882	68,694	7,070	254	404,350	254	394,350	None.
LONDON LIFE, London, Ont.	1887	190,317	34,609	357	403,466	1,460	1,456,850	9,400
James Jeffery, Pres., John G. Richter, Sec.	1887	175,543	32,509	3,112	390,385	2,029	206,006	None.
General Industrial.	1886	159,161	27,989	398	430,710	1,376	1,350,817	7,882
	1885	159,161	27,989	349	403,700	1,192	1,154,527	4,280
	1887	163,322	39,188	907	2,543,000	905	2,342,000	7,000
MANUFACTURERS LIFE, Toronto.	1887	15,597	38,321	397	488,500	1,829	3,413,000	26,595
Sir John A. Macdonald, Pres.	1886	13,160	30,722	544	1,052,000	1,782	3,422,000	20,000
J. B. Carille, Managing Director.								
MUTUAL RELIEF SOCIETY, Yarmouth, N. S.	1887							
A. C. Robbins, Pres., William V. Brown, Sec.	1886							

NORTH AMERICAN, Toronto Hon. Alex. Mackenzie, M. P., Pres. Wm. McCabe, F.I.A., Managing Director.	1887 1887 1886 1886 1885 1884 1884 1883 1883 1882 1881 1881	General Industrial General Industrial General General Industrial General General Industrial General Industrial	549,319 422,402 343,746 278,986 193,897 151,135 77,067 88,763 1,084,852 905,464 750,344 648,937 599,205 493,598 337,101 225,605 179,506 23,797 14,513	204,564 166,161 139,022 117,763 90,941 77,067 34,353 901,662 272,368 237,665 223,950 161,982 161,982 81,817 62,537 34,715 26,790	1,468 None. 1,226 None. 883 None. 874 None. 601 86 575 697 534 2,793 1,948 1,757 1,212 1,538 1,403 1,341 1,106 905 497 1,184 977	2,209,689 None. 2,444,864 None. 1,937,500 None. 1,831,100 None. 1,333,400 13,688 1,280,700 114,183 1,060,921 349,463 2,412,100 2,364,250 1,673,950 2,079,700 1,907,500 1,720,550 1,593,833 1,557,750 490,000 2,226,000 1,935,000	3,826 186 2,974 235 2,285 57,217 3,375,985 68,544 2,448,700 1,46,882 1,757,650 184,287 946,000 181,212 10,935,000 9,683,543 8,143,322 7,778,901 6,469,700 5,429,479 4,192,011 3,031,885 2,151,413 4,462,488 2,853,744	96,064 24,648 25,862 33,282 92,489 1,451 7,794 1,997 18,502 2,861 1,590 1,319 2,000 437 63,306 57,350 77,856 38,854 35,403 28,431 15,439 12,133 10,500 16,000 10,412	
ONTARIO MUTUAL, Waterloo I. E. Bowman, Pres., Wm. Hendry, Man.	1887 1886 1885 1884 1883 1882 1881 1881	General Industrial General General General General General Industrial	1,084,852 905,464 750,344 648,937 599,205 493,598 337,101 225,605 179,506 23,797 14,513	901,662 272,368 237,665 223,950 161,982 161,982 81,817 62,537 34,715 26,790	1,948 1,757 1,212 1,538 1,403 1,341 1,106 905 497 1,184 977	2,412,100 2,364,250 1,673,950 2,079,700 1,907,500 1,720,550 1,593,833 1,557,750 490,000 2,226,000 1,935,000	8,605 7,488 6,381 6,086 5,241 4,335 3,445 2,638 1,938 2,370 1,545	10,935,000 9,683,543 8,143,322 7,778,901 6,469,700 5,429,479 4,192,011 3,031,885 2,151,413 4,462,488 2,853,744	63,306 57,350 77,856 38,854 35,403 28,431 15,439 12,133 10,500 16,000 10,412
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont. George K. Mortan, Pres., John Baird, Sec.	1887 1886	General	23,797 14,513	34,715 26,790	1,184 977	2,226,000 1,935,000	2,370 1,545	4,462,488 2,853,744	16,000 10,412
SUN, Montreal Thomas Workman, Pres., R. Macaulay, Man.	1887 1886 1885 1884 1883 1882 1881 1879	General Industrial General General General General General Industrial	1,312,504 1,135,597 973,524 832,897 735,940 696,078 538,524 473,633 397,777 86,609 58,604	406,355 302,657 254,225 220,657 226,851 215,108 148,564 114,595 101,844 36,044 9,493	1,847 1,853 1,386 914 1,021 725 868 573 524 997 215	2,803,349 2,617,317 1,823,504 1,294,307 1,070,403 1,557,167 1,671,768 966,370 818,600 1,605,600 401,000	7,128 6,224 5,144 4,229 4,007 3,318 3,047 2,486 2,262 1,099 213	10,841,752 9,379,832 7,806,978 6,786,404 5,771,869 4,990,157 3,822,139 3,622,783 1,840,100 394,000	96,064 80,511 77,704 58,177 55,568 58,111 56,352 28,549 17,575 1,000 None.
TEMPERANCE AND GENERAL, Toronto Hon. George W. Ross, Pres., Henry O'Hara, Managing Director.	1887 1886	General	86,609 58,604	36,044 9,493	997 215	1,605,600 401,000	1,099 213	1,840,100 394,000	1,000 None.

* Doing business in Canada upon the assessment plan. † Reinsured the policies of the Toronto Life in 1883. e Assessments, dues, etc.

"THERE never was a time," writes A. G. Ramsay in the Christmas number of The Monetary Times of Toronto, "when so great a variety of plans of life insurance was offered as at present. Nor, indeed, has sound life insurance ever been furnished at so low a price as to-day. The present season of the year, fraught as it is with kindly impulses, tokens of affection and esteem from one to another, would seem to be the very time of all others for those to act who have neglected the duty of life insurance."

LIFE INSURANCE IN CANADA—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Figures of Canadian Branch):</i>									
BRITISH EMPIRE F. Standcliffe, Montreal.									
	1887	\$509,298	\$300,000	\$160,839	609	\$1,147,730	1,087	\$4,377,040	\$6,500
	1886	415,416	220,000	120,950	504	1,436,500	1,654	3,883,840	14,800
	1885	615,692	145,000	90,110	622	1,453,050	1,345	2,866,390	33,000
	1884	604,923	88,004	69,073	575	1,080,300	938	2,054,613	3,000
	1883	421,552	31,000	41,397	519	1,154,700	638	1,476,350	5,000
COMMERCIAL UNION Evans & McGregor, Montreal.									
	1887	155,594	206,580	14,735	15	24,000	904	701,846	12,983
	1886	120,650	176,785	21,033	11	20,420	300	708,452	6,622
	1885	119,958	171,000	22,728	19	35,193	300	701,659	6,022
	1884	120,312	162,384	19,612	6	20,797	294	622,904	23,973
	1883	110,462	150,090	20,077	7	19,520	301	716,420	5,417
	1882	110,775	134,152	20,622	9	23,117	301	685,914	10,090
	1881	104,299	139,722	20,775	12	25,397	300	697,455	6,065
	1880	103,901	127,908	20,621	11	37,736	300	631,285	6,754
	1879	103,167	124,678	22,996	16	51,373	310	674,569	20,959
EDINBURGH * David Higgins, Toronto.									
	1887	176,879	192,233	13,344	None.	None.	165	461,964	20,153
	1886	161,895	205,212	13,773	None.	None.	168	403,769	36,633
	1885	163,618	180,595	14,996	None.	None.	182	450,045	4,867
	1884	164,813	176,617	15,876	None.	None.	188	473,849	27,020
	1883	165,314	162,842	16,937	None.	None.	198	504,792	4,137
	1882	162,477	151,056	17,383	None.	None.	207	516,795	31,866
	1881	155,794	150,330	18,299	None.	None.	214	542,218	1,978
	1880	155,442	146,855	22,163	None.	None.	226	597,953	7,543
	1879	155,214	146,025	19,483	None.	None.	235	590,195	5,323
LIFE ASSOCIATION OF SCOTLAND * Archibald Inglis, Montreal.									
	1887	338,686	957,240	61,370	None.	None.	1,304	2,373,812	75,965
	1886	212,397	803,753	64,326	None.	None.	1,357	2,486,199	83,597
	1885	219,707	734,425	69,664	None.	None.	1,379	2,554,430	78,662
	1884	214,018	731,830	70,152	None.	None.	1,441	2,622,870	75,489
	1883	322,315	706,737	76,720	None.	None.	1,477	2,793,458	71,999
	1882	206,617	697,209	83,203	None.	None.	1,535	2,935,599	68,723
	1881	211,226	661,951	87,359	None.	None.	1,605	3,070,701	60,864
	1880	214,610	650,000	95,175	None.	None.	1,674	3,195,191	67,125
	1879	203,671	625,000	98,359	None.	None.	1,770	3,390,456	59,019
LIVERPOOL AND LONDON AND GLOBE * G. F. C. Smith, Montreal.									
	1887	837,080	253,388	11,344	3	4,000	176	270,421	5,548
	1886	673,375	243,962	8,275	2	2,000	179	279,719	4,599
	1885	741,393	237,369	10,560	7	15,500	187	281,359	3,790
	1884	772,602	230,613	8,491	17	11,946	188	272,570	1,500
	1883	759,202	194,335	10,874	3	7,000	179	268,775	1,120
	1882	704,163	167,535	9,121	4	13,000	181	270,047	1,707

LONDON AND LANCASHIRE LIFE.
Wm. Robertson, Montreal.

LONDON ASSURANCE &.....
C. C. Foster, Montreal.

NORTH BRITISH AND MERCANTILE &.....
Thomas Davidson, Montreal.

QUEEN &.....
H. J. Mudge, Montreal.

..... Montreal.

Year	Assets	Liabilities	Capital	Reserve	Surplus	Profit	Loss	Other	Notes
1881	844,761	168,829	9,008	8	8,700	185	4875	271,669	4875
1882	948,178	164,121	10,539	8	18,467	193	5,699	281,041	5,699
1883	936,845	138,369	10,136	7	15,433	200	1,117	286,004	1,117
1884	850,843	318,154	178,389	489	868,000	3,148	5,460,217	5,460,217	5,460,217
1885	650,765	480,734	161,003	621	1,180,750	3,013	5,060,896	5,060,896	5,060,896
1886	530,913	413,328	143,244	564	1,152,520	2,748	4,533,583	4,533,583	4,533,583
1887	431,071	380,371	128,453	532	854,750	2,505	3,969,972	3,969,972	3,969,972
1888	341,229	269,529	116,431	624	1,056,144	2,271	3,173,602	3,173,602	3,173,602
1889	319,386	240,000	103,147	394	845,050	1,877	3,164,303	3,164,303	3,164,303
1890	257,792	167,000	76,700	386	738,700	1,618	2,653,904	2,653,904	2,653,904
1891	199,545	64,551	49,5	495	706,000	1,363	2,188,740	2,188,740	2,188,740
1892	182,415	103,999	53,456	225	400,600	1,088	1,783,188	1,783,188	1,783,188
1893	176,600	66,703	1,092	1	4,867	8	33,213	33,213	33,213
1894	177,218	59,780	849	None.	None.	7	28,347	28,347	28,347
1895	176,600	50,411	849	None.	None.	7	27,121	27,121	27,121
1896	178,600	44,253	849	None.	None.	7	27,121	27,121	27,121
1897	178,600	49,352	987	None.	None.	8	30,125	30,125	30,125
1898	176,600	41,406	987	None.	None.	8	30,125	30,125	30,125
1899	150,000	40,353	987	1	973	8	30,125	30,125	30,125
1900	150,000	48,011	1,082	2	5,440	9	29,378	29,378	29,378
1901	150,000	40,726	917	1	2,920	9	28,499	28,499	28,499
1902	1,004,466	366,745	19,807	2	7,000	293	809,530	809,530	809,530
1903	871,015	497,620	20,207	10	37,000	297	804,362	804,362	804,362
1904	863,959	465,808	22,514	12	90,500	313	841,340	841,340	841,340
1905	913,882	474,138	22,121	10	48,700	328	895,620	895,620	895,620
1906	924,518	439,791	21,967	13	90,000	328	929,184	929,184	929,184
1907	924,518	459,248	24,567	11	90,500	326	959,917	959,917	959,917
1908	793,118	442,610	23,500	16	27,100	331	957,009	957,009	957,009
1909	718,659	416,354	26,710	26	112,498	335	994,979	994,979	994,979
1910	771,059	499,358	26,969	6	38,000	336	1,019,224	1,019,224	1,019,224
1911	762,571	226,181	7,373	1	4,000	182	922,032	922,032	922,032
1912	286,126	218,628	7,811	4	6,500	188	922,032	922,032	922,032
1913	267,269	230,124	9,014	2	8,000	194	937,086	937,086	937,086
1914	216,022	233,006	10,545	3	9,000	204	956,772	956,772	956,772
1915	217,752	220,809	9,024	7	10,200	205	922,279	922,279	922,279
1916	174,135	205,801	10,200	10	20,000	205	429,845	429,845	429,845
1917	175,190	188,522	9,881	5	24,500	205	408,129	408,129	408,129
1918	191,797	188,080	10,001	7	18,460	205	410,603	410,603	410,603
1919	193,756	185,961	10,642	14	77,750	213	394,581	394,581	394,581
1920	166,136	80,000	11,726	None.	None.	253	339,393	339,393	339,393
1921	110,277	80,000	12,019	None.	None.	261	346,515	346,515	346,515
1922	111,892	81,512	12,845	None.	None.	277	377,932	377,932	377,932
1923	121,127	81,512	13,938	None.	None.	293	393,395	393,395	393,395
1924	117,463	(t)	13,938	None.	None.	293	393,395	393,395	393,395

* The assets and liabilities in Canada of these companies include also their fire business.

LIFE INSURANCE IN CANADA—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Continued):</i>									
RELIANCE *—Cont.....	1883	\$112,840	(1)	\$14,860	None.	None.	399	\$418,374	\$21,125
	1884	122,925	(1)	17,265	None.	None.	337	473,403	8,007
	1885	114,006	(1)	19,094	None.	None.	351	512,822	17,500
	1886	122,300	(1)	27,832	89	\$142,000	449	751,022	6,051
	1887	103,444	\$53,279	31,801	211	411,100	565	1,094,119	5,217
ROYAL *.....	1887	883,410	731,759	20,192	5	18,500	287	851,669	3,246
	1888	879,524	695,462	20,221	2	5,000	295	863,259	27,931
	1885	878,779	799,684	22,224	6	13,000	315	902,910	14,561
	1884	879,213	795,158	23,466	9	23,700	319	865,198	18,456
	1883	885,358	804,223	24,741	3	9,700	305	863,724	37,534
	1882	763,456	724,403	22,646	9	16,900	325	953,143	21,119
	1881	711,158	666,175	27,479	12	18,327	328	666,524	5,568
	1880	611,121	521,134	28,020	12	44,500	331	1,004,213	22,980
	1879	472,744	483,801	27,725	20	65,575	341	1,012,558	22,999
SCOTTISH AMICABLE *.....	1887	140,234	116,800	8,161	None.	None.	155	371,080	920
	1886	211,877	112,000	8,362	None.	None.	157	376,473	5,411
	1885	164,148	8,881	8,881	None.	None.	164	397,588	37,843
	1884	150,415	109,690	9,876	None.	None.	175	449,088	13,989
	1883	156,188	(1)	10,699	None.	None.	184	467,213	58,464
	1882	158,511	(1)	15,859	None.	None.	193	478,274	21,923
	1881	156,207	(1)	16,227	None.	None.	203	540,873	3,407
	1880	156,040	(1)	16,619	None.	None.	230	607,091	22,300
	1879	156,487	(1)	18,462	None.	None.	246	643,597	11,720
SCOTTISH PROVIDENT *.....	1887	770,348	80,715	3,605	None.	None.	79	186,006	16,773
	1886	758,375	74,595	4,072	None.	None.	84	196,531	10,347
	1885	717,070	77,051	4,794	None.	None.	90	209,245	1,438
	1884	708,685	73,590	4,442	None.	None.	92	209,741	4,380
	1883	319,325	74,600	5,073	None.	None.	98	215,355	1,217
	1882	188,772	71,078	4,872	None.	None.	99	220,976	2,798
	1881	106,184	65,128	5,255	None.	None.	104	219,696	5,840
	1880	106,184	63,465	5,976	None.	None.	107	224,587	2,920
	1879	106,184	54,094	5,499	None.	None.	109	230,524	1,793
SCOTTISH PROVINCIAL *.....	1887	168,958	300,000	20,228	None.	None.	423	816,884	18,324
	1886	150,160	289,242	20,525	None.	None.	445	830,514	20,247
	1885	150,158	224,515	22,827	None.	None.	462	859,449	21,042
	1884	150,863	24,022	24,022	None.	None.	489	903,097	11,266
	1883	151,626	(1)	25,765	None.	None.	503	923,999	22,028

	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895
STANDARD.....	158,156	3,016,137	158,156	158,156	158,156	158,156	158,156	158,156	158,156	158,156
W. M. Ramsay, Montreal.	158,156	3,016,137	158,156	158,156	158,156	158,156	158,156	158,156	158,156	158,156
STAR	973,172	973,172	973,172	973,172	973,172	973,172	973,172	973,172	973,172	973,172
Alfred D. Perry, Toronto.	973,172	973,172	973,172	973,172	973,172	973,172	973,172	973,172	973,172	973,172
United States Companies (Figures of Canadian Branch):										
ÆTNA	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399
Wm. H. Orr, Toronto.	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399	2,071,399
CONNECTICUT	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
F. W. Evans, Montreal.	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
EQUITABLE	792,670	792,670	792,670	792,670	792,670	792,670	792,670	792,670	792,670	792,670
Seargent P. Stearns, Montreal.	792,670	792,670	792,670	792,670	792,670	792,670	792,670	792,670	792,670	792,670

* Ceased doing new business in Canada. † No Return. ‡ The assets and liabilities in Canada of these companies include also their fire business.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditures.
FEDERAL, Hamilton,..... James H. Beatty, Pres. David Dexter, Managing Director.	1887 1886 1885 1884 1883 1882	\$ 700,000 700,000 700,000 700,000 700,000 700,000	\$ 79,612 79,422 79,228 68,850 68,850 68,655	\$ 134,468 100,401 97,051 87,432 87,355 68,694	\$ 67,587 58,283 48,347 45,713 37,518 6,884	\$	\$ 137,073 60,681 44,468 20,914 38,596 7,070	\$ 4,521 3,867 3,895 2,881 2,489 302	\$ 141,594 73,548 48,293 23,795 21,085 7,372	\$ 75,177 28,647 25,435 8,034 807 None.	\$ 43,088 29,971 26,612 20,800 24,386 16,278	\$ None. None. None. None. None. None.	\$ 118,265 58,618 58,047 28,834 25,133 16,278
LONDON LIFE, London, Ont. James Jeffery, Pres., John G. Richter, Sec.	1887 1886 1885	\$ 223,000 223,000 223,000	\$ 33,650 33,650 33,650	\$ 190,317 175,543 156,161	\$ 153,209 137,000 118,928	\$ 3,458 4,884 3,853	\$ 34,609 32,509 27,986	\$ 9,244 9,057 7,191	\$ 43,853 42,166 35,186	\$ 11,244 9,114 5,668	\$ 18,547 14,425 11,874	\$ 2,366 953 None.	\$ 32,146 24,492 17,542
MANUFACTURERS LIFE, Toronto..... Sir John A. Macdonald, Pres., J. B. Carlile, Managing Director.	1887	\$ 621,000	\$ 126,820	\$ 163,382	\$ 38,993	\$	\$ 39,188	\$ 779	\$ 39,967	\$ 7,000	\$ 20,438	\$ None.	\$ 27,438
MUTUAL RELIEF SOC., Yarmouth, N. S. * A. C. Kobbius, Pres., William V. Brown, Sec.	1887 1886	None. None.	None. None.	\$ 15,527 13,186	\$ 4,000 None.	\$ 11,527 13,186	\$ 38,321 30,722	\$ 240 160	\$ 38,561 30,882	\$ 26,595 20,000	\$ 7,119 7,312	\$ None. None.	\$ 33,714 27,312
NORTH AMERICAN, Toronto..... Hon. Alex. MacKenzie, M.P., Pres. Wm. McCabe, F.I.A., Managing Director.	1887 1886 1885 1884 1883 1882 1881	\$ 300,000 300,000 300,000 300,000 300,000 300,000 300,000	\$ 60,000 60,000 60,000 60,000 60,000 60,000 57,400	\$ 542,319 422,402 343,746 278,986 193,867 118,256 85,395	\$ 427,423 316,486 297,745 277,073 182,456 118,256 28,933	\$ 54,896 45,916 36,001 21,914 15,641 8,430 2,431	\$ 204,564 166,161 139,026 117,763 90,941 77,067 34,353	\$ 23,719 18,795 14,379 10,634 7,979 3,947 23	\$ 228,283 184,950 153,401 128,397 98,920 81,014 34,370	\$ 96,147 37,507 38,016 10,258 21,519 2,819 2,437	\$ 75,200 57,494 43,540 42,005 39,187 31,622 26,077	\$ 4,800 4,800 4,800 8,260 3,375 None. None.	\$ 116,148 99,801 86,356 60,593 61,481 34,461 26,514
ONTARIO MUTUAL, Waterloo..... I. E. Bowman, Pres., Wm. Hendry, Man.	1887 1886 1885 1884 1883 1882 1881 1880 1879	None. None. None. None. None. None. None. None. None.	None. None. None. None. None. None. None. None. None.	\$ 1,084,852 995,464 750,344 648,937 529,205 423,598 337,102 225,605 179,506	\$ 1,027,187 843,920 711,432 621,713 485,443 391,482 309,607 195,830 147,611	\$ 57,665 61,535 38,893 47,224 43,702 32,116 27,495 29,775 16,343	\$ 301,662 272,328 237,665 223,990 186,593 161,982 160,593 81,817 62,537	\$ 51,262 43,494 33,632 26,990 18,590 14,356 13,624 6,974 9,647	\$ 352,924 315,822 270,697 259,940 199,183 176,338 160,593 88,601 79,184	\$ 14,603 105,683 115,669 68,745 64,595 50,207 44,169 20,681 21,475	\$ 73,933 68,610 58,016 66,935 50,287 50,206 44,169 27,587 16,187	\$ Not e. None. None. None. None. None. None. None. None.	\$ 188,535 174,293 173,685 135,686 112,883 100,403 71,653 54,228 37,662
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont. * George K. Morton, Pres., John Baird, Sec.	1887 1886	None. None.	None. None.	\$ 23,727 14,513	\$ 7,404 6,313	\$ 16,323 8,200	\$ 624,715 37,219	\$ 1,413 1,159	\$ 36,128 28,378	\$ 16,000 10,842	\$ 13,690 13,199	\$ None. None.	\$ 29,690 24,041

SUN, Montreal.....	1887	500,000	1,312,504	1,174,499	75,595	406,355	71,956	477,411	186,444	117,779	6,950	310,473
Thomas Workman, Pres., R. Macaulay, Man.	1886	500,000	1,135,597	978,574	94,453	304,657	52,622	355,279	92,412	105,405	4,375	201,092
	1885	500,000	973,504	835,465	75,539	254,225	44,243	298,468	95,616	77,833	3,750	177,087
	1884	500,000	834,897	720,261	48,139	220,657	39,285	259,942	74,941	72,590	3,750	150,687
	1883	500,000	735,940	652,599	20,841	220,657	39,285	259,942	69,776	69,306	3,750	145,339
	1882	500,000	636,078	534,477	39,101	215,108	26,716	241,824	110,877	47,018	5,065	126,915
	1881	500,000	538,544	411,200	64,824	148,564	26,414	174,978	62,444	50,543	5,000	117,987
	1880	500,000	473,633	353,527	57,606	114,595	21,427	136,022	37,753	41,087	5,000	84,739
	1879	500,000	397,777	303,044	27,234	101,844	22,130	123,974	24,593	41,002	5,000	70,595
TEMPERANCE AND GENERAL, Toronto.....	1887	100,000	80,607	28,959	.....	36,044	2,594	38,568	1,000	20,628	None.	21,628
Hon. George W. Ross, Pres., Henry O'Hara, Managing Director, James B. Fudger, Sec.	1886	100,000	58,870	5,741	.....	9,493	1,288	10,781	None.	14,413	None.	14,413

* Registered to do business in Canada upon the assessment plan in 1886. † The capital in this company is also liable for its other departments, so that these columns cannot be filled up. ‡ Assessments, dues, etc.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past nine years by life companies in Canada, together with amount of insurance in force at the end of the year:

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i> CANADA, Hamilton.....	1887	\$3,190,465	\$1,157,429	1,896	\$4,381,297	21,060	\$41,434,853	\$421,480
A. G. Ramsay, Pres., R. Hills, Sec.	1886	7,396,778	1,077,176	2,137	4,649,750	20,073	39,370,884	441,811
	1885	7,057,973	877,161	1,935	4,015,950	18,713	34,769,390	267,680
	1884	6,315,451	809,554	1,810	3,805,700	17,430	32,126,736	257,177
	1883	5,664,699	733,010	1,996	3,753,535	10,495	30,013,145	330,433
	1882	5,118,573	668,111	2,062	3,014,780	15,202	27,992,776	213,269
	1881	4,588,956	588,097	1,718	3,641,550	13,998	24,904,171	267,376
	1880	4,297,853	536,923	1,402	2,653,100	12,586	21,428,958	178,801
	1879	3,825,245	54,862	1,097	1,866,200	11,397	18,945,715	142,814
CANADIAN MUTUAL AID ASSOCIATION, Toronto*.....	1887	54,862	94,966	1,097	1,866,200	3,904	8,479,625	61,125
Wm. Rennie, Pres., W. P. Page, Sec.	1886	45,962	105,124	889	1,942,755	3,457	7,865,415	73,551
	1885	33,640	51,155	1,047	2,366,375	3,449	7,794,740	29,456
CITIZENS, Montreal.....	1887	260,861	64,349	328	504,000	1,416	2,040,767	32,205
Henry Lyman, Pres., Gerald E. Hart, Man.	1886	244,724	54,835	339	570,100	1,378	2,008,669	21,319

* Doing business in Canada upon the assessment plan.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount in Force.	Claims Paid.
CITIZENS, Montreal—Cont.								
.....	1885	\$213,891	\$53,158	350	\$51,850	1,237	\$1,792,693	\$27,697
.....	1884	189,491	48,268	235	409,000	1,059	1,680,976	16,686
.....	1883	177,395	43,702	276	590,500	1,009	1,570,116	17,234
.....	1882	164,452	40,227	272	500,500	863	1,333,766	20,600
.....	1881	156,384	21,168	91	153,700	601	1,022,254	12,186
.....	1880	146,509	20,211	107	195,700	622	1,141,440	15,308
.....	1879	130,486	28,294	183	406,250	689	1,171,845	8,000
CONFEDERATION, Toronto	1887	2,260,065	519,461	1,597	2,522,400	10,202	15,644,464	110,388
Hon. Sir W. P. Howland, C. B., K. C. M. G., Pres.	1886	2,022,017	441,125	1,563	2,431,375	9,493	14,530,072	91,186
J. K. Macdonald, Managing Director.	1885	1,666,600	376,315	1,183	1,970,335	8,436	12,871,312	84,816
.....	1884	1,406,957	350,098	1,322	2,245,315	8,051	12,216,976	61,767
.....	1883	1,149,427	309,377	1,512	2,280,662	7,292	11,018,625	85,708
.....	1882	905,333	277,515	1,375	2,350,060	6,357	9,709,337	59,127
.....	1881	879,054	214,738	1,188	1,917,214	5,378	8,003,279	52,451
.....	1880	679,387	184,246	1,077	1,670,700	4,633	6,785,890	47,146
.....	1879	564,451	154,898	1,012	1,545,650	4,105	5,928,393	27,542
DOMINION SAFETY FUND LIFE ASSOCIATION, St. John, N. B.	1887	132,605	40,458	120	172,000	2,268	2,626,000	21,000
J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1886	124,506	41,035	324	562,000	2,593	2,677,000	19,000
.....	1885	112,749	33,220	473	473,000	2,308	2,308,000	31,000
.....	1884	122,045	32,211	395	395,000	2,044	2,044,000	8,000
.....	1883	107,583	33,675	905	905,000	2,003	2,003,000	12,000
.....	1882	60,993	12,884	668	668,000	1,267	1,267,000	9,000
.....	1881	58,824	5,850	843	843,000	757	757,000	None.
FEDERAL, Hamilton	1887	134,498	137,073	1,351	4,099,000	2,935	7,847,537	30,000
James H. Beatty, Pres., David Dexter, Managing Director.	1886	109,491	69,681	1,007	3,109,000	1,897	4,954,677	10,500
.....	1885	97,051	44,468	848	2,254,500	1,662	2,574,454	18,704
.....	1884	87,452	20,914	331	547,250	610	872,645	6,664
.....	1883	87,355	14,712	333	410,344	582	722,669	None.
.....	1882	68,694	7,070	254	404,350	254	394,350	None.
LONDON LIFE, London, Ont.	1887	190,317	34,609	357	403,466	1,460	1,456,850	9,400
James Jeffery, Pres., John G. Richter, Sec.	1886	175,543	32,509	312	320,385	2,029	2,006,006	None.
.....	1885	156,101	27,989	349	439,710	1,376	1,350,817	7,822
.....	1884	163,382	39,188	997	2,543,000	1,192	1,154,597	4,860
MANUFACTURERS LIFE, Toronto	1887	15,597	38,321	997	488,500	905	2,342,000	7,000
Sir John A. Macdonald, Pres.	1886	13,180	30,722	544	1,052,000	1,829	3,413,000	26,525
J. B. Carlie, Managing Director.	.....	.....	.....	.....	.....	1,782	3,482,000	20,000
MUTUAL RELIEF SOCIETY, Yarmouth, N. S.	1887	15,597	38,321	997	488,500	905	2,342,000	7,000
A. C. Robbins, Pres., William V. Brown, Sec.	1886	13,180	30,722	544	1,052,000	1,829	3,413,000	26,525

NORTH AMERICAN, Toronto Hon. Alex. MacKenzie, M. P. Pres. Wm. McCabe, F.I.A., Managing Director.	1887 1887 1886 1886 1885 1885 1884 1884 1883 1883 1882 1882 1881 1881 1887	548,319 422,402 343,746 278,986 193,897 151,135 88,763 1,084,892 905,464 750,344 648,937 599,225 493,598 337,101 225,605 179,506 23,797 14,513	904,564 166,161 139,022 117,763 90,941 77,067 34,353 391,662 272,328 233,665 223,989 180,593 161,982 106,523 81,817 62,537 34,715 26,790	1,658 None. 1,226 None. 883 None. 874 None. 601 86 575 697 534 2,703 1,948 1,757 1,212 1,538 1,493 1,341 1,106 1,593,833 1,157,750 490,000 2,226,000 1,935,000	2,209,689 None. 2,444,884 None. 1,937,500 None. 1,831,100 None. 1,333,400 13,688 1,220,700 114,183 1,060,921 349,463 2,412,100 2,364,250 1,673,950 2,079,700 1,907,500 1,720,550 1,593,833 1,157,750 490,000 2,226,000 1,935,000	3,826 186 2,974 235 2,285 347 1,451 3,375,985 68,544 2,448,700 146,882 1,757,650 184,287 2,000 181,212 10,935,090 9,683,543 8,143,362 7,716,901 6,469,700 5,421 5,429,479 26,431 15,439 3,091,885 2,151,413 1,938 2,370 1,545	6,556,742 44,048 5,673,593 33,222 4,197,595 57,217 1,451 3,375,985 68,544 2,448,700 146,882 1,757,650 184,287 2,000 181,212 10,935,090 9,683,543 8,143,362 7,716,901 6,469,700 5,421 5,429,479 26,431 15,439 3,091,885 2,151,413 1,938 2,370 1,545	33,654 884 25,822 625 39,489 1,451 7,694 1,697 18,522 2,861 1,500 1,319 2,000 437 63,306 57,250 77,836 38,854 35,493 26,431 15,439 12,133 10,590 16,000 10,412
ONTARIO MUTUAL, Waterloo I. E. Bowman, Pres., Wm. Hendry, Man.	1887 1886 1885 1884 1883 1882 1881 1881 1887	1,084,892 905,464 750,344 648,937 599,225 493,598 337,101 225,605 179,506 23,797 14,513	391,662 272,328 233,665 223,989 180,593 161,982 106,523 81,817 62,537 34,715 26,790	1,948 1,757 1,212 1,538 1,493 1,341 1,106 1,593,833 1,157,750 490,000 2,226,000 1,935,000	2,412,100 2,364,250 1,673,950 2,079,700 1,907,500 1,720,550 1,593,833 1,157,750 490,000 2,226,000 1,935,000	7,488 8,143,362 6,086 5,241 4,335 4,445 2,698 1,938 2,370 1,545	10,935,090 9,683,543 8,143,362 7,716,901 6,469,700 5,421 5,429,479 26,431 15,439 3,091,885 2,151,413 1,938 2,370 1,545	63,306 57,250 77,836 38,854 35,493 26,431 15,439 12,133 10,590 16,000 10,412
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont. * George K. Mortan, Pres., John Baird, Sec.	1887 1886	23,797 14,513	34,715 26,790	1,184 977	2,226,000 1,935,000	2,370 1,545	4,462,488 2,853,744	16,000 10,412
SUN, Montreal Thomas Workman, Pres., R. Macaulay, Man.	1887 1886 1885 1884 1883 1882 1881 1880 1879	1,312,504 1,135,597 973,504 836,807 735,940 636,078 538,524 473,033 397,777	406,355 302,657 254,225 220,657 226,851 215,108 148,564 114,595 94	1,847 1,853 1,286 914 1,021 725 868 573 544	2,803,349 2,617,317 1,823,504 1,904,307 1,676,493 1,557,167 1,071,768 926,370 818,600	7,128 6,224 5,144 4,229 4,007 3,318 3,047 2,486 2,262	10,841,752 9,379,832 7,866,978 6,786,404 6,713,566 5,771,889 4,990,157 3,692,139 3,622,783	96,064 80,511 77,794 59,217 55,568 53,111 50,352 28,549 17,575
TEMPERANCE AND GENERAL, Toronto Hon. George W. Ross, Pres., Henry O'Hara, Managing Director.	1887 1886	80,609 58,604	36,044 9,493	967 215	1,605,600 401,000	1,099 213	1,840,100 394,000	1,000 None.

* Doing business in Canada upon the assessment plan. † Reinsured the policies of the Toronto Life in 1883. s Assessments, dues, etc.

"THERE never was a time," writes A. G. Ramsay in the Christmas number of The Monetary Times of Toronto, "when so great a variety of plans of life insurance was offered as at present. Nor, indeed, has sound life insurance ever been furnished at so low a price as to-day. The present season of the year, fraught as it is with kindly impulses, tokens of affection and esteem from one to another, would seem to be the very time of all others for those to act who have neglected the duty of life insurance."

BUSINESS AND STANDING OF BRITISH COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
NORTH BRITISH AND MERCANTILE										
Thomas Davidson, General Agent, Montreal.	1887	1,004,497	\$506,745	\$497,752	\$304,199	\$37,825	\$342,024	\$100,759	\$80,693	\$271,325
	1886	871,015	497,600	373,395	308,868	33,824	337,692	186,642	79,667	266,399
	1885	863,859	465,801	398,057	308,392	39,854	348,246	155,895	78,150	269,045
	1884	913,882	474,238	439,644	303,171	41,055	304,226	190,535	74,687	269,222
	1883	982,518	439,791	542,727	293,579	45,425	339,000	168,409	76,597	246,995
	1882	739,318	459,248	280,070	273,516	68,284	341,800	179,488	60,708	240,196
	1881	718,699	442,610	276,080	271,375	67,951	339,326	253,704	61,239	317,033
	1880	771,069	416,364	354,705	253,871	59,822	313,673	119,811	68,667	316,718
	1879	782,571	429,357	353,214	262,568	57,944	300,452	168,880	60,415	289,295
NORTHERN										
Robert W. Tyre, General Agent, Montreal.	1887	121,568	111,178	10,390	153,157	5,000	158,157	102,018	42,057	144,075
	1886	118,704	116,406	23,117	146,406	5,000	151,406	130,787	39,976	131,762
	1885	116,247	117,610	.....	181,260	5,000	186,260	105,279	37,133	144,412
	1884	126,854	125,028	1,826	193,754	4,996	198,750	168,240	99,827	206,067
	1883	129,820	110,938	18,881	169,577	5,248	174,825	87,365	35,493	122,858
	1882	121,943	89,954	31,989	132,259	5,050	137,309	89,217	87,095	116,273
	1881	114,523	62,296	52,227	95,225	5,000	100,225	65,338	20,076	85,414
	1880	114,458	63,135	51,323	75,174	4,285	79,459	42,169	14,063	56,232
	1879	110,989	44,592	66,397	68,628	6,719	75,347	46,434	14,876	51,310
NORWICH UNION										
Alexander Dixon, Toronto.	1887	150,096	68,641	81,455	86,664	4,620	91,284	62,316	26,101	88,417
	1886	148,995	69,974	78,991	88,683	4,792	93,418	46,074	22,610	68,684
	1885	149,617	57,228	92,389	90,185	5,252	95,439	48,695	23,222	71,977
	1884	155,264	54,378	100,886	92,451	5,860	98,311	48,063	23,995	71,056
	1883	185,374	55,340	130,034	90,770	5,609	96,379	54,093	21,468	75,566
	1882	162,024	46,584	115,500	73,066	4,834	77,900	40,436	18,218	58,654
	1881	148,845	31,067	117,778	52,901	4,569	57,470	14,205	14,538	28,743
	1880	121,011	11,593	109,508	20,597	4,000	54,597	1,415	6,361	8,776
PHENIX OF LONDON										
Messrs. Gillespie, Moffat & Co., Montreal.	1887	191,389	152,152	39,237	219,891	6,671	226,562	112,220	55,777	168,057
	1886	200,510	145,895	55,015	194,042	6,158	200,100	150,407	46,884	197,291
	1885	154,905	158,840	.....	208,022	6,020	214,042	91,904	51,693	143,597
	1884	160,077	157,279	2,798	225,510	6,020	231,530	176,594	52,439	229,033
	1883	107,626	137,343	.....	203,548	5,381	208,029	145,025	47,114	192,439
	1882	107,627	133,790	.....	204,158	5,015	209,153	125,940	46,670	170,216
	1881	100,297	114,900	.....	178,497	5,015	183,512	121,359	42,952	164,291
	1880	100,297	88,510	11,787	162,339	4,599	166,938	53,408	32,125	91,533
	1879	100,297	89,022	11,275	150,868	6,018	156,916	147,524	32,353	179,877
QUEEN										
H. J. Mudge, Montreal.	1887	286,126	226,181	59,945	213,406	11,028	224,433	119,306	51,887	171,193
	1886	267,269	218,628	48,641	210,447	8,227	218,724	128,645	46,877	175,522
	1885	216,021	230,124	.....	222,647	9,130	231,764	129,232	47,764	176,996
	1884	217,752	233,026	.....	226,922	7,431	234,353	140,051	50,702	190,753
	1883	174,135	220,809	.....	216,314	6,881	223,195	132,128	48,249	180,437

BUSINESS AND STANDING OF AMERICAN COMPANIES.

1882	175,100	205,801	.....	207,111	5,406	210,517	150,717	44,886	105,699
1881	101,707	188,580	3,275	104,162	5,360	150,717	150,717	41,209	103,778
1880	193,716	188,080	5,676	105,069	4,286	150,717	150,717	41,209	103,778
1879	186,136	185,961	175	122,042	7,521	115,064	115,064	40,576	125,540
1887	883,410	731,759	151,651	521,121	29,548	550,689	567,371	127,046	434,011
1886	879,584	695,402	184,062	508,612	29,439	538,051	530,618	130,618	398,061
1885	878,779	799,684	79,095	498,738	90,671	599,409	595,008	124,204	419,212
1884	879,213	795,158	84,055	531,907	96,094	561,094	560,084	127,963	487,442
1883	885,358	804,223	81,135	609,973	23,801	653,643	648,411	134,595	552,836
1882	763,456	724,402	39,953	560,481	23,801	595,282	595,282	132,677	448,532
1881	711,158	626,175	80,483	593,233	20,412	593,645	593,645	132,677	448,532
1880	611,121	521,134	89,987	417,150	16,685	433,835	433,835	88,861	257,006
1879	472,744	483,861	.....	343,317	17,522	360,899	360,899	68,275	296,543
1887	972,041	63,229	908,812	100,695	6,167	106,862	83,828	22,554	61,381
1886	100,743	46,998	53,746	79,141	6,167	66,974	21,222	16,607	37,789
1885	121,073	33,439	87,234	60,507	6,167	66,974	21,222	11,865	34,087
1884	123,497	29,366	94,131	51,033	6,167	57,200	18,294	11,356	29,650
1883	123,092	30,773	50,400	50,400	6,167	56,597	13,599	13,858	27,457
1882	124,312	21,251	103,061	37,627	6,167	43,794	8,318	8,587	16,905
SCOTTISH UNION AND NATIONAL.									
Walter Kavanagh, Montreal.									

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disburse- ments.
ETNA. (Figures of Canadian Branch.) F. W. Evans, Montreal.	1887	\$135,405	\$60,240	\$75,165	\$124,779	\$4,615	\$199,394	\$68,430	\$25,038	\$93,467
	1886	130,690	46,356	80,340	104,596	4,615	109,211	68,599	19,734	88,333
	1885	137,955	48,874	89,081	108,634	4,555	113,186	54,276	19,884	74,160
	1884	136,199	43,838	92,361	117,949	4,735	122,684	55,485	21,732	77,217
	1883	137,656	49,949	87,707	116,226	4,735	120,961	64,108	21,392	85,500
	1882	126,597	43,074	83,523	115,412	4,820	120,232	83,217	17,579	100,796
	1881	132,232	47,000	84,532	107,975	4,764	112,739	60,018	14,924	74,942
	1880	120,711	40,676	80,035	103,175	4,721	107,806	44,229	14,023	58,252
	1879	118,287	43,257	75,030	110,533	2,455	112,988	87,139	15,528	102,667
AGRICULTURAL of Watertown. Joseph Flynn, Toronto, Ont.	1887	164,754	119,818	44,936	79,570	None.	79,570	54,947	30,814	85,761
	1886	161,888	123,288	38,600	76,389	None.	76,389	49,976	29,668	79,584
	1885	138,138	115,299	22,839	70,393	None.	70,393	38,663	25,900	64,563
	1884	130,567	108,489	22,078	74,840	None.	74,840	33,740	24,876	58,616

BUSINESS AND STANDING OF AMERICAN COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
AGRICULTURAL of Watertown— <i>Cont.</i>	1883	\$134,679	\$94,807	\$39,872	\$70,457	None.	\$70,457	\$28,965	\$22,179	\$51,137
	1884	133,227	74,121	59,106	51,885	\$69	51,885	20,271	16,856	37,127
	1881	137,316	60,814	67,502	57,360	239	57,599	20,316	20,350	49,656
	1880	137,782	61,227	76,555	47,390	137	47,427	33,527	19,281	52,808
	1879	120,068	53,872	66,196	89,779	2,373	92,152	34,325	14,342	48,667
CONNECTICUT FIRE.....	1887	105,950	21,039	84,911	34,344	4,000	38,344	23,546	9,488	33,034
Walter Kavanagh, Chief Agent, Montreal.	1886	104,666	17,635	87,031	23,321	1,567	24,888	7,704	4,001	11,705
HARTFORD.....	1887	110,298	86,266	30,032	127,371	4,955	131,426	65,544	27,699	93,143
	1886	120,038	82,155	37,883	124,597	3,690	128,287	60,043	22,106	91,149
F. W. Evans, Montreal.	1885	111,834	88,813	23,021	131,177	1,995	133,172	68,868	22,127	90,995
	1884	110,191	74,583	35,608	135,369	3,390	138,759	85,534	22,413	107,947
	1883	108,874	86,302	22,572	131,133	3,390	134,523	100,940	21,937	99,352
	1882	109,849	58,080	51,769	109,355	3,585	112,940	56,554	18,210	74,764
	1881	103,851	55,151	48,700	87,616	3,690	91,306	71,227	11,968	83,195
	1880	102,049	55,111	46,938	83,191	3,180	86,371	31,088	11,255	42,343
	1879	94,465	49,002	45,463	80,184	3,780	83,964	55,215	10,846	66,061
PHENIX of Brooklyn.....	1887	133,934	49,991	83,943	75,577	None.	95,577	112,694	23,551	136,245
L. C. Camp, Toronto.	1886	137,643	43,704	93,939	96,941	None.	96,941	43,089	21,086	65,076
	1885	135,231	35,616	99,616	86,479	None.	86,479	47,886	18,205	66,181
	1884	127,873	27,334	100,539	74,062	None.	74,062	49,395	17,910	67,305
	1883	126,511	19,440	107,071	50,950	2,065	59,015	36,775	11,866	47,841
	1882	122,073	14,585	107,488	38,877	None.	38,877	16,177	8,422	24,599
	1881	121,885	23,372	98,513	55,136	None.	55,136	34,572	11,995	46,567
	1880	110,142	20,513	89,629	58,542	None.	58,542	70,976	11,593	82,479
	1879	109,119	30,626	78,523	96,737	None.	96,737	113,513	13,430	126,943

"A pretty extensive acquaintance with life insurance agents and solicitors," says The United States Review, "leads us to the conclusion that the men who work constantly and earnestly, looking out for and improving their opportunities, are the most successful in the long run. 'The race is not always to the swift nor the battle to the strong,' but it is to the one whose whole heart is in the work and who labors earnestly."

"Life insurance," says The American Exchange and Review, "is a great compensatory equity, adjusting the account among members according to the position of each, and the account between the present and the future. Co-operativism, at its best, is but an account current, settled according to the chance occurrences of the immediate hour, without equity, without adjustment, and without liability. To attempt to define or elucidate life insurance from the co-operative standpoint but results in illusion and deception."

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consi- deration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
CANADA, Hamilton..... A. G. Ramsay, Pres., R. Hills, Sec.	1887	1,000,000	125,000	8,190,465	7,425,200	640,245	1,157,429	477,570	1,634,999	642,015	212,385	25,000	879,400
	1886	1,000,000	125,000	7,396,778	6,904,867	366,971	1,077,176	429,744	1,506,923	896,200	222,899	87,500	1,200,599
	1885	1,000,000	125,000	7,067,973	5,460,207	1,482,766	971,161	373,147	1,344,547	387,969	181,610	18,750	587,799
	1884	1,000,000	125,000	6,315,451	5,155,955	1,094,496	890,554	336,530	1,204,691	379,991	174,504	18,750	573,245
	1883	1,000,000	125,000	5,664,639	4,566,207	843,342	809,554	271,418	1,145,766	455,098	151,874	18,750	626,532
	1882	1,000,000	125,000	5,118,573	4,523,946	460,627	733,010	284,577	1,004,428	378,710	140,648	18,750	538,108
	1881	1,000,000	125,000	4,588,939	4,137,204	286,733	688,111	284,577	934,688	498,664	140,285	62,500	702,760
	1880	1,000,000	125,000	4,297,853	3,344,140	828,713	589,097	243,910	834,007	259,602	119,019	18,750	397,370
	1879	1,000,000	125,000	3,825,245	3,100,110	600,135	534,293	204,059	740,352	218,143	115,495	18,750	354,388
CANADIAN MUTUAL AID ASSOCIATION, William Reunle, Pres., W. Pemberton Page, Sec.	1887	None.	None.	54,862	23,284	31,578	94,965	764	95,729	65,212	23,045	None.	88,237
	1886	None.	None.	45,362	23,869	19,473	105,125	801	105,926	73,551	18,393	None.	91,914
	1885	None.	None.	26,571	19,488	7,083	51,155	382	51,537	29,456	21,854	None.	51,310
CITIZENS (Life Department), Montreal, Henry Lyman, Pres., Gerald E. Hart, Man.	1887	(*)	(*)	260,861	247,939	(*)	64,349	12,662	77,011	33,775	24,712	756	59,243
	1886	(*)	(*)	244,721	231,478	(*)	54,935	11,102	66,037	32,277	23,868	.....	47,145
	1885	(*)	(*)	213,891	209,772	(*)	53,159	9,671	62,829	32,750	21,120	.....	53,876
	1884	(*)	(*)	189,491	185,292	(*)	46,322	8,094	54,416	21,709	17,682	3,666	43,057
	1883	(*)	(*)	177,305	166,080	(*)	43,200	7,800	51,000	18,811	16,334	.....	35,145
	1882	(*)	(*)	164,452	147,157	(*)	40,297	4,968	45,265	23,242	14,345	.....	37,587
	1881	(*)	(*)	156,584	136,971	(*)	21,168	7,113	28,281	14,444	7,867	.....	22,311
	1880	(*)	(*)	140,509	129,810	(*)	29,211	7,097	36,308	17,841	8,453	.....	26,294
	1879	(*)	(*)	130,480	125,416	(*)	28,294	6,700	35,054	13,554	13,138	1,070	27,762
CONFEDERATION, Toronto..... Hon. Sir W. P. Howland, C.B., K.C., M.G., Pres., J. K. Macdonald, Man- aging Director.	1887	1,000,000	100,000	2,260,065	2,026,703	233,271	519,461	134,195	653,656	278,357	118,919	99,751	427,098
	1886	1,000,000	80,000	2,022,017	1,596,551	345,476	473,177	88,719	571,896	121,434	110,139	10,532	242,125
	1885	1,000,000	80,000	1,666,600	1,394,401	272,199	376,315	85,699	462,014	113,000	87,515	8,134	208,709
	1884	1,000,000	80,000	1,406,957	1,138,221	188,736	359,038	73,006	423,044	83,046	86,261	8,122	177,429
	1883	1,000,000	80,000	1,152,728	960,405	112,323	309,377	64,006	373,383	117,567	82,991	8,000	208,558
	1882	1,000,000	80,000	965,333	817,403	67,930	277,515	54,058	331,573	133,557	69,990	38,572	242,119
	1881	500,000	50,000	879,954	643,139	185,916	214,738	48,657	263,395	62,572	59,760	5,000	197,323
	1880	500,000	50,000	679,387	520,624	128,762	184,246	36,906	221,152	59,143	56,390	5,000	120,533
	1879	500,000	50,000	432,451	408,090	106,361	154,698	38,777	183,075	37,098	40,762	5,000	88,859
DOMINION SAFETY FUND LIFE ASS'N..... J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1887	120,000	34,200	134,605	80,007	18,179	49,458	2,343	43,801	21,387	9,413	1,200	32,090
	1886	120,000	37,900	124,506	71,668	14,938	41,035	3,258	44,293	19,000	12,784	1,335	33,074
	1885	120,000	37,900	112,749	67,666	1,595	33,229	2,403	37,432	31,000	12,671	1,335	45,000
	1884	120,000	47,400	122,045	73,080	1,505	32,211	2,476	34,687	8,000	9,765	1,620	19,405
	1883	120,000	47,400	107,583	58,411	1,772	33,675	1,490	35,165	12,000	9,816	1,000	23,016
	1882	120,000	47,400	60,993	31,797	.....	1,804	1,804	14,688	3,000	2,348	1,395	6,743
	1881	120,000	52,400	58,824	7,063	.....	5,850	.....	5,850	.....	3,160	.....	3,160

* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. † Registered to do business in Canada upon the assessment plan in 1885. ‡ Assessments, dues, etc.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditures.
FEDERAL, Hamilton.....	1887	\$ 700,000	\$ 79,612	\$ 134,498	\$ 67,687	\$	\$ 127,073	\$ 4,521	\$ 141,594	\$ 75,177	\$ 43,088	\$ None.	\$ 118,965
James H. Beatty, Pres.	1886	700,000	79,492	159,491	58,283	.....	69,681	3,867	73,548	25,647	29,971	None.	58,618
David Dexter, Managing Director.	1885	700,000	79,208	97,051	48,347	.....	44,468	3,825	48,293	25,435	26,047	None.	58,618
	1884	700,000	68,850	87,452	45,713	.....	38,596	2,486	41,085	8,034	20,800	None.	28,834
	1883	700,000	68,850	87,355	37,518	.....	38,596	2,486	41,085	8,034	20,800	None.	28,834
	1882	700,000	68,655	68,694	6,884	.....	7,070	302	7,372	None.	16,278	None.	16,278
LONDON LIFE, London, Ont.	1887	223,000	33,650	190,317	153,209	3,458	34,609	9,444	43,853	11,244	18,547	2,356	34,146
James Jeffery, Pres., John G. Richter, Sec.	1886	223,000	33,650	175,543	137,009	4,884	34,509	9,657	43,853	9,114	14,485	953	24,492
	1885	223,000	33,650	150,161	118,948	3,853	27,989	7,191	35,180	5,668	11,874	None.	17,542
	1887	621,000	126,820	163,382	38,993	.....	39,188	779	39,967	7,000	20,438	None.	27,438
MANUFACTURERS LIFE, Toronto.....	1887	None.	None.	15,527	4,000	11,527	63,321	240	38,561	26,595	7,119	None.	33,714
Sir John A. Macdonald, Pres., J. B. Carille, Managing Director.	1886	None.	None.	13,180	None.	13,180	63,722	160	30,882	20,000	7,312	None.	27,312
MUTUAL RELIEF Soc., Yarmouth, N. S. * A. C. Robbins, Pres., William V. Brown, Sec.	1887	300,000	60,000	524,319	427,423	54,896	204,564	23,719	228,283	36,147	75,200	4,800	116,148
	1886	300,000	60,000	422,402	316,486	45,916	166,161	18,795	184,956	37,597	57,494	4,800	99,801
	1885	300,000	60,000	343,746	247,745	36,001	130,021	10,379	138,401	38,016	43,540	4,800	86,356
	1884	300,000	60,000	278,986	197,973	21,914	117,763	10,634	128,397	10,258	42,005	8,260	60,523
	1883	300,000	60,000	193,897	118,256	15,641	90,941	7,979	98,920	21,519	39,187	3,375	64,082
	1882	100,000	57,400	131,135	85,395	8,430	77,067	3,947	81,014	2,819	31,642	None.	34,461
	1881	100,000	57,400	88,763	26,933	2,431	34,353	23	34,376	2,437	26,077	None.	26,514
ONTARIO MUTUAL, Waterloo.....	1887	None.	None.	1,084,822	1,027,187	57,635	301,662	51,262	352,924	114,693	73,933	None.	188,535
I. E. Bowman, Pres., Wm. Hendry, Man.	1886	None.	None.	995,404	843,929	61,535	271,398	43,494	315,892	105,683	68,610	None.	174,293
	1885	None.	None.	750,344	711,452	38,892	237,065	33,022	270,087	115,669	58,016	None.	173,685
	1884	None.	None.	648,937	601,713	47,224	223,950	26,990	250,940	68,745	66,935	None.	135,680
	1883	None.	None.	599,205	485,443	43,762	180,593	18,590	199,183	62,595	50,287	None.	112,883
	1882	None.	None.	423,598	391,482	32,116	161,982	14,356	176,338	50,200	50,200	None.	100,406
	1881	None.	None.	337,102	309,607	27,495	160,523	13,624	174,147	27,484	44,166	None.	111,653
	1880	None.	None.	225,605	195,830	29,775	81,817	6,874	88,691	26,481	27,587	None.	54,268
	1879	None.	None.	179,500	147,611	31,889	62,537	9,647	72,184	21,475	16,187	None.	37,662
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont. † George K. Morton, Pres., John Bald, Sec.	1887	None.	None.	23,727	7,494	16,233	624,715	1,413	36,128	16,000	13,690	None.	29,690
	1886	None.	None.	14,513	6,313	8,200	27,219	1,159	28,378	10,842	13,199	None.	24,041

SUN, Montreal,.....	1887	500,000	64,500	1,314,504	75,595	406,355	77,056	477,411	186,444	117,779	6,450	310,473
Hon. Thomas Workman, Pres., R. Macaulay, Man.	1886	500,000	64,500	1,135,597	94,453	302,657	59,622	335,979	99,212	105,405	4,375	320,998
	1885	500,000	64,500	973,504	835,465	75,539	44,243	838,468	95,646	77,833	3,750	177,289
	1884	500,000	64,500	856,807	728,261	48,136	39,285	859,942	74,341	72,596	3,750	150,687
	1883	500,000	64,500	735,940	652,599	20,841	29,850	826,852	69,776	69,366	3,250	145,325
	1882	500,000	64,500	656,078	534,477	39,101	21,108	841,864	110,877	47,018	5,065	108,915
	1881	500,000	64,500	538,524	411,200	64,864	21,474	774,978	64,444	50,543	5,000	117,687
	1880	500,000	64,500	473,653	353,597	57,606	21,427	136,022	37,752	41,987	5,000	84,739
	1879	500,000	64,500	397,777	328,044	27,234	22,130	183,974	24,393	41,002	5,000	70,395
TEMPERANCE AND GENERAL, Toronto,.....	1887	100,000	60,000	80,607	.....	36,044	2,524	98,568	1,000	20,628	None.	21,668
Hon. George W. Ross, Pres., Henry O'Hara, Managing Director, James B. Fudger, Sec.	1886	100,000	58,870	58,604	5,741	9,493	1,288	10,781	None.	14,413	None.	14,413

* Registered to do business in Canada upon the assessment plan in 1886. † The capital in this company is also liable for its other departments, so that these columns cannot be filled up. ‡ Assessments, dues, etc.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past nine years by life companies in Canada, together with amount of insurance in force at the end of the year:

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i>								
CANADA, Hamilton	1887	\$3,190,465	\$1,157,429	1,895	\$4,381,297	21,060	\$41,434,953	\$421,480
A. G. Ramsay, Pres., R. Hills, Sec.	1886	7,396,778	1,077,176	2,137	4,649,750	20,073	39,390,884	441,811
	1885	7,067,973	971,493	1,925	4,015,950	18,713	34,766,290	267,680
	1884	6,315,451	877,161	1,915	4,205,700	17,430	32,125,796	257,177
	1883	5,664,639	809,554	1,810	3,680,250	16,485	30,013,145	336,433
	1882	5,118,573	723,010	1,995	3,753,535	15,222	27,292,776	243,269
	1881	4,588,956	688,111	2,026	3,914,786	13,998	24,904,171	261,376
	1880	4,297,853	598,097	1,718	3,441,550	12,586	21,428,958	176,861
	1879	3,825,245	536,293	1,402	2,653,100	11,367	18,945,715	142,814
CANADIAN MUTUAL AND ASSOCIATION, Toronto*	1887	54,862	94,966	1,097	1,866,200	3,904	8,479,625	61,125
Wm. Rennie, Pres., W. P. Page, Sec.	1886	45,362	105,124	889	1,942,755	3,457	7,865,415	73,551
	1885	33,640	51,155	1,047	1,966,375	3,449	7,794,740	29,456
CITIZENS, Montreal	1887	260,861	64,349	328	594,000	1,416	2,040,767	32,205
Henry Lyman, Pres., Gerald E. Hart, Man.	1886	244,724	54,935	339	570,200	1,376	2,008,069	21,319

* Doing business in Canada upon the assessment plan.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount in Force.	Claims Paid.
CITIZENS, Montreal—Cont.								
.....	1885	\$213,891	\$53,158	350	\$541,850	1,237	\$1,702,693	\$27,697
.....	1886	189,491	48,228	235	409,000	1,059	1,650,276	16,686
.....	1887	177,395	43,702	276	500,500	1,009	1,570,116	17,294
.....	1888	164,452	40,227	272	500,500	863	1,333,762	20,600
.....	1889	158,384	21,168	91	153,700	691	1,032,254	12,186
.....	1890	146,509	20,211	107	195,700	622	1,141,440	15,308
.....	1891	130,486	22,924	183	406,250	669	1,171,845	8,000
CONFEDERATION, Toronto	1887	2,260,065	519,461	1,587	2,822,400	10,202	15,644,464	110,388
Hon. Sir W. P. Howland, C. B., K. C. M. G., Pres.	1886	2,022,017	441,125	1,563	2,431,375	9,493	14,530,072	91,186
J. K. Macdonald, Managing Director.	1885	1,666,600	376,315	1,183	1,970,335	8,436	12,871,312	84,816
.....	1884	1,406,957	350,098	1,392	2,245,315	8,051	12,216,276	61,767
.....	1883	1,149,427	309,377	1,512	2,286,662	7,292	11,018,625	85,708
.....	1882	965,333	277,515	1,375	2,350,060	6,357	9,709,337	59,127
.....	1881	879,954	214,738	1,188	1,917,214	5,378	8,003,279	52,451
.....	1880	679,327	184,246	1,077	1,670,700	4,633	6,785,890	47,146
.....	1879	564,451	154,898	1,012	1,545,650	4,105	5,928,393	27,582
DOMINION SAFETY FUND LIFE ASSOCIATION, St. John, N. B.	1887	132,605	40,458	120	172,000	2,268	2,626,000	21,000
J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1886	124,506	41,035	324	562,000	2,593	2,677,000	19,000
.....	1885	112,749	33,229	473	473,000	2,308	2,308,000	31,000
.....	1884	122,045	32,211	395	395,000	2,044	2,044,000	8,000
.....	1883	107,593	33,675	995	995,000	2,003	2,003,000	12,000
.....	1882	60,993	12,884	668	668,000	1,267	1,267,000	3,000
.....	1881	58,824	5,850	843	843,000	757	757,000	None.
FEDERAL, Hamilton	1887	134,498	137,073	1,351	4,039,000	2,935	7,847,537	30,000
James H. Beatty, Pres., David Dexter, Managing Director.	1886	109,491	69,681	1,067	3,109,000	1,897	4,954,677	10,500
.....	1885	97,051	44,468	848	2,254,500	1,062	2,574,454	18,704
.....	1884	87,452	20,914	331	547,250	610	872,645	6,664
.....	1883	87,355	14,712	333	410,384	582	722,669	None.
.....	1882	68,694	7,070	254	404,350	450	394,350	None.
.....	1881	190,317	34,609	357	403,466	1,460	1,456,850	9,400
LONDON LIFE, London, Ont.	1887	175,543	32,509	3,112	320,385	2,002	206,006	None.
General.	1886	156,161	27,949	349	439,710	1,376	1,350,817	7,882
James Jeffery, Pres., John G. Richter, Sec.	1885	156,161	27,949	349	403,700	1,192	1,154,597	4,280
.....	1884	163,382	39,188	907	2,543,000	905	2,342,000	7,000
MANUFACTURERS LIFE, Toronto	1887	15,597	38,321	307	488,500	1,829	3,413,000	26,595
Sir John A. Macdonald, Pres.	1886	13,186	50,722	544	1,052,000	1,782	3,422,000	20,000
J. B. Carlie, Managing Director.	.....						
MUTUAL RELIEF SOCIETY, Yarmouth, N. S.	1887							
A. C. Robbins, Pres., William V. Brown, Sec.	.....						

NORTH AMERICAN, Toronto	1887	548,319	204,564	1,468	2,200,589	3,886	6,596,742	33,064
General.	1887	548,319	204,564	1,468	2,200,589	3,886	6,596,742	33,064
Industrial.	1887	424,428	166,161	1,286	2,444,884	186	24,048	284
General.	1886	424,428	166,161	None.	None.	935	5,673,593	25,868
Industrial.	1886	343,746	139,028	883	1,937,500	2,385	4,197,585	685
General.	1885	278,986	117,763	874	1,831,100	347	57,217	39,489
Industrial.	1885	193,897	90,941	601	1,333,420	1,815	3,375,985	7,204
General.	1884	151,135	77,067	86	1,220,700	407	2,448,700	18,502
Industrial.	1884	88,763	34,353	575	1,060,921	997	1,757,650	1,861
General.	1883	108,852	279,308	534	1,114,183	1,267	184,287	1,319
Industrial.	1883	759,344	237,665	1,212	1,673,950	515	946,000	2,000
General.	1882	648,937	223,950	1,538	2,079,700	1,301	181,212	437
Industrial.	1882	599,205	180,593	1,463	1,907,500	8,605	10,935,090	63,306
General.	1881	429,598	161,982	1,341	1,790,550	7,488	9,683,543	57,250
Industrial.	1881	337,101	160,523	1,106	1,593,833	6,381	8,143,302	77,856
General.	1880	225,605	81,817	905	1,157,750	4,335	6,465,701	38,854
Industrial.	1880	179,506	62,537	427	490,000	2,638	4,102,011	35,403
General.	1879	23,797	34,715	1,184	2,226,000	1,938	3,031,885	28,431
Industrial.	1879	14,513	26,790	977	1,935,000	2,370	2,151,413	15,430
General.	1878	1,312,504	406,355	1,847	2,803,349	7,128	10,841,752	12,133
Industrial.	1878	1,135,597	322,657	1,853	2,617,317	6,224	9,379,839	16,000
General.	1877	973,504	254,225	1,286	1,823,504	5,144	7,866,978	10,412
Industrial.	1877	836,897	220,657	914	1,294,397	4,229	6,786,404	
General.	1876	735,940	226,851	1,021	1,676,493	4,007	6,713,566	
Industrial.	1876	630,078	215,108	725	1,557,197	3,318	5,771,889	
General.	1875	538,524	148,504	868	1,671,768	3,047	4,990,157	
Industrial.	1875	473,633	114,595	573	926,370	2,486	3,802,139	
General.	1874	397,777	101,844	594	818,600	2,262	3,622,783	
Industrial.	1874	80,609	36,044	967	1,605,600	1,099	1,840,100	
General.	1873	58,604	9,493	215	401,000	213	394,000	

* Doing business in Canada upon the assessment plan. † Reinsured the policies of the Toronto Life in 1883. ‡ Assessments, dues, etc.

RELIANCE *

J. Cassie Hat

time," writes A. G. Ramsay in the Christmas num-

mes of Toronto, "when so great a variety of plans

ered as at present. Nor, indeed, has sound life

* Cases lashed at so low a price as to-day. The present

season of the year, fraught as it is with kindly impulses, tokens of affection and esteem from one to another, would seem to be the very time of all others for those to act who have neglected the duty of life insurance."

LIFE INSURANCE IN CANADA—Continued.

NAME AND LOC COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
CITIZENS, Montaguers of Canadians Branch):									
.....	1887	\$500,208	\$300,000	\$160,839	609	\$1,147,730	1,087	\$4,377,040	\$6,500
.....	1886	415,416	280,000	126,950	564	1,436,500	1,654	3,883,840	14,800
.....	1885	615,699	145,000	99,110	622	1,433,050	1,345	2,896,390	33,000
.....	1884	604,993	88,004	69,073	575	1,080,300	958	2,054,013	2,000
.....	1883	491,558	31,000	41,397	519	1,154,700	638	1,476,350	5,000
COMMERCIAL UNION,									
.....	1887	155,584	206,580	14,735	15	84,000	304	701,846	12,083
.....	1886	120,650	178,785	21,033	11	20,400	300	708,428	6,648
.....	1885	119,958	171,000	20,785	19	35,193	300	701,659	6,008
.....	1884	120,312	103,384	19,618	6	10,707	994	694,964	23,973
.....	1883	110,462	156,090	20,077	7	19,520	301	716,480	5,417
.....	1882	110,775	138,159	20,682	9	23,117	301	685,914	10,090
.....	1881	104,200	130,728	20,775	13	25,397	300	687,455	6,085
.....	1880	103,921	127,928	20,621	11	37,736	300	631,285	6,754
.....	1879	103,167	124,678	22,996	16	51,373	310	674,569	20,959
EDINBURGH,									
.....	1887	176,879	104,233	13,344	None.	None.	165	468,964	20,153
.....	1886	161,805	205,212	13,773	None.	None.	168	403,769	36,633
.....	1885	163,618	180,395	14,995	None.	None.	182	459,045	4,867
.....	1884	164,813	176,617	15,876	None.	None.	188	473,869	27,010
.....	1883	165,314	162,848	16,937	None.	None.	198	504,798	4,137
.....	1882	162,477	151,056	17,383	None.	None.	207	516,795	31,886
.....	1881	155,704	150,330	18,200	None.	None.	214	542,218	1,978
.....	1880	155,448	146,855	22,163	None.	None.	226	527,953	7,543
.....	1879	155,214	146,025	22,163	None.	None.	235	520,195	5,193
LIFE ASSOCIATION OF SCOTLAND,									
.....	1887	338,680	957,240	61,370	None.	None.	1,304	2,373,812	75,965
.....	1886	212,327	803,753	64,326	None.	None.	1,357	2,480,120	83,527
.....	1885	219,707	734,485	69,064	None.	None.	1,379	2,554,430	78,666
.....	1884	214,018	731,850	70,152	None.	None.	1,441	2,682,670	75,439
.....	1883	332,315	700,737	76,760	None.	None.	1,477	2,793,458	71,989
.....	1882	206,617	687,209	83,203	None.	None.	1,535	2,925,599	68,713
.....	1881	211,226	661,951	87,399	None.	None.	1,605	3,070,701	60,854
.....	1880	214,610	650,000	95,175	None.	None.	1,674	3,125,191	67,185
.....	1879	203,871	625,000	98,359	None.	None.	1,770	3,390,456	59,019
LIVERPOOL AND LONDON AND GLOBE,									
.....	1887	837,080	253,388	11,344	3	4,000	176	270,421	5,548
.....	1886	673,375	243,968	8,275	2	2,000	179	273,719	4,999
.....	1885	741,393	237,369	10,560	7	15,500	187	281,353	3,790
.....	1884	772,608	230,613	8,491	17	11,946	188	272,570	1,500
.....	1883	759,202	194,335	10,874	3	7,000	179	268,775	1,100
.....	1882	764,163	167,535	9,181	4	13,000	181	270,047	1,707

1881	864,761	168,869	9,008	3	2,700	185	271,699	4,875
1886	943,176	165,121	10,539	7	18,467	193	281,041	5,679
1879	936,865	138,369	10,136	7	15,433	206	286,004	1,117
LONDON AND LANCASHIRE LIFE								
Wm. Robertson, Montreal.								
1887	860,843	512,154	172,369	423	868,000	3,142	5,289,217	37,935
1886	650,765	480,734	164,093	621	1,186,750	3,013	5,000,896	36,999
1885	530,913	413,368	143,244	564	1,152,500	2,742	4,533,585	31,985
1884	431,071	366,371	126,453	532	854,750	2,505	3,903,972	41,217
1883	341,219	269,599	116,431	624	1,056,144	2,271	3,730,602	52,290
1882	319,386	240,000	103,147	394	845,050	1,877	3,164,393	19,611
1881	257,792	167,000	78,700	386	732,700	1,616	2,653,904	21,768
1880	217,185	129,545	64,551	425	700,500	1,363	2,186,740	11,175
1879	182,415	103,969	53,456	225	400,600	1,088	1,783,188	18,850
LONDON ASSURANCE a.....								
C. C. Foster, Montreal.								
1887	176,600	65,703	1,002	1	4,867	8	33,213	None.
1886	177,218	59,790	849	None.	None.	7	28,947	None.
1885	178,690	56,411	849	None.	None.	7	27,121	None.
1884	178,690	44,253	849	None.	None.	7	27,121	None.
1883	178,690	49,350	987	None.	None.	8	30,125	None.
1882	178,690	41,406	987	None.	None.	8	30,125	None.
1881	150,000	46,353	987	1	973	8	30,125	None.
1880	150,000	42,011	1,082	2	5,840	9	29,378	None.
1879	150,000	40,726	917	1	2,900	9	26,499	None.
NORTH BRITISH AND MERCANTILE a.....								
Thomas Davidson, Montreal.								
1887	1,004,496	596,745	19,807	2	7,000	293	869,530	18,004
1886	871,015	497,600	22,207	10	37,000	307	804,322	64,393
1885	865,859	495,822	22,514	12	30,500	313	841,340	21,481
1884	913,882	474,236	24,121	10	48,700	322	805,620	14,766
1883	922,518	439,791	23,927	13	30,000	322	929,184	None.
1882	739,318	459,248	24,307	11	36,500	326	930,917	42,851
1881	718,699	442,610	25,560	18	27,100	331	957,029	18,747
1880	771,029	416,364	22,720	26	112,468	335	994,979	35,221
1879	762,571	429,358	26,969	6	38,000	336	1,019,224	33,057
QUEEN a.....								
H. J. Mudge, Montreal.								
1887	226,181	226,181	7,373	1	4,000	122	302,032	1,011
1886	267,269	218,628	7,811	4	8,500	188	326,037	7,165
1885	210,022	230,124	9,014	2	6,000	194	337,080	28,221
1884	217,752	233,026	10,545	3	3,000	204	365,772	1,000
1883	174,135	220,809	9,024	7	16,200	205	422,279	11,310
1882	175,190	205,801	10,300	10	20,000	205	422,279	2,245
1881	101,797	188,522	9,881	5	24,500	203	422,279	None.
1880	103,750	188,080	10,001	7	18,400	205	422,279	6,433
1879	126,136	185,961	10,622	14	77,750	213	394,581	2,373
RELIANCE a.....								
J. Casse Hutton, Montreal.								
1887	110,277	80,000	11,726	None.	None.	253	339,393	1,500
1886	111,822	80,000	12,019	None.	None.	261	346,515	17,226
1885	121,127	81,512	12,245	None.	None.	277	377,932	8,150
1884	117,463	(f)	13,938	None.	None.	293	393,395	7,270

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LIFE INSURANCE IN CANADA—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Continued):</i>									
RELIANCE *— <i>Cont.</i>	1883	\$112,840	()	\$14,862	None.	None.	309	\$418,374	\$21,125
	1884	122,925	()	17,265	None.	None.	337	473,463	8,007
	1885	124,906	()	19,094	None.	None.	351	512,822	17,500
	1886	122,300	()	27,832	89	\$142,000	449	751,022	6,051
	1879	103,244	\$58,279	31,861	211	411,100	505	1,034,119	5,217
ROYAL *.....	1887	883,410	731,759	20,192	5	18,500	287	851,669	3,246
Wm. Tatley, Montreal.	1886	879,524	695,462	20,991	2	5,000	295	863,259	37,961
	1885	876,779	709,684	22,224	6	13,000	315	906,910	14,561
	1884	870,213	705,158	23,466	9	23,700	319	865,198	18,456
	1883	885,358	804,223	24,741	3	9,700	305	893,724	37,534
	1882	793,436	724,493	22,646	9	16,000	325	953,143	21,110
	1881	711,158	626,175	27,479	12	18,327	328	925,524	5,568
	1880	611,121	521,134	26,080	12	44,500	331	1,004,213	32,980
	1879	472,744	483,801	27,725	20	65,575	341	1,012,568	22,099
SCOTTISH AMICABLE *.....	1887	140,234	116,800	8,161	None.	None.	155	371,080	920
Geo. Wm. Ford, Montreal.	1886	211,877	112,000	8,362	None.	None.	157	376,473	5,411
	1885	164,148	109,630	8,381	None.	None.	164	387,588	37,843
	1884	150,415	()	9,876	None.	None.	175	449,088	13,949
	1883	156,188	()	10,699	None.	None.	184	467,213	58,464
	1882	158,511	()	15,559	None.	None.	193	476,274	21,923
	1881	156,207	()	16,207	None.	None.	200	540,873	3,407
	1880	156,040	()	16,619	None.	None.	230	607,031	22,300
	1879	156,487	()	18,462	None.	None.	246	643,597	11,720
SCOTTISH PROVIDENT *.....	1887	770,348	80,715	3,605	None.	None.	79	186,006	16,773
John Dunlop, Montreal.	1886	758,375	74,595	4,072	None.	None.	84	196,531	10,347
	1885	717,070	77,051	4,794	None.	None.	90	209,245	1,438
	1884	728,685	73,530	4,442	None.	None.	92	209,741	4,380
	1883	319,325	71,600	5,073	None.	None.	95	215,355	1,217
	1882	188,772	71,078	4,872	None.	None.	99	220,376	2,798
	1881	100,184	65,128	5,255	None.	None.	104	219,626	5,840
	1880	106,184	63,495	5,976	None.	None.	107	224,597	2,900
	1879	106,184	58,094	5,450	None.	None.	109	230,524	1,793
SCOTTISH PROVINCIAL *.....	1887	168,358	900,000	20,828	None.	None.	493	816,884	58,324
George Wm. Ford, Montreal.	1886	150,160	289,242	20,525	None.	None.	445	830,514	20,227
	1885	150,158	284,515	22,827	None.	None.	462	859,449	21,029
	1884	150,863	()	24,022	None.	None.	489	903,097	11,266
	1883	151,628	()	25,765	None.	None.	503	923,909	22,028

LIFE INSURANCE IN CANADA—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>United States Companies (Continued):</i>									
<i>EQUITABLE—Cont.</i>	1884	\$965,000	\$1,126,440	\$341,227	850	\$2,159,895	3,835	\$9,526,183	\$74,448
	1885	105,000	954,050	324,424	678	1,945,000	3,310	8,468,520	100,760
	1886	184,000	882,900	253,868	475	1,633,800	2,826	7,440,801	35,069
	1887	165,000	818,210	220,365	451	1,079,000	2,665	6,449,617	87,995
	1888	105,000	730,733	194,485	569	1,674,100	2,483	5,922,547	62,675
	1889	105,000	654,205	180,327	475	1,285,500	2,212	5,266,998	46,700
METROPOLITAN.	1887	113,864	50,776	32,941	4	4,000	134	234,765	1,000
William Fairbanks, Toronto.	1887				7,441	817,204	7,791	855,820	6,381
General Industrial.	1886				1	1,000	141	253,286	1,000
General Industrial.	1886	100,000	39,762	21,266	10,863	1,233,711	5,827	650,767	2,115
General Industrial.	1885	100,000	39,689	8,378	1	118	1,368	289,800	23,000
	1884	100,000	57,895	9,615	1,470	166,605	1,368	150,732	2,760
	1884	100,000	13,768	13,768	None.	None.	191	343,682	24,000
	1883	100,000	69,680	22,993	None.	None.	241	472,217	8,000
	1882	100,000	91,243	22,993	4	6,000	355	893,432	None.
	1881	100,000	83,857	25,581	11	32,000	385	890,932	7,000
	1880	100,000	79,677	27,102	15	33,750	429	951,922	7,000
	1879	100,000	70,704	35,977	45	77,500	547	1,266,182	4,000
MUTUAL LIFE	1887	349,122	444,449	185,673	1,053	2,557,890	1,900	4,704,248	81,917
Fayette Brown, Montreal.	1886	250,000	328,879	99,467	860	1,827,355	1,132	2,679,144	48,627
	1885	50,000	218,544	25,828	299	532,590	422	1,024,669	30,679
MUTUAL RESERVE FUND LIFE ASSOCIATION	1887	97,586	21,777	128,696	1,467	3,279,300	3,259	8,000,500	62,660
John S. Hall, Jr., Montreal.	1886	50,000	34,777	100,213	1,628	4,855,000	2,629	7,795,000	37,800
	1885	50,000	4,500	42,616	2,132	6,222,500	2,205	6,277,000	13,000
NATIONAL	1887	110,757	103,621	5,248	None.	None.	251	255,415	1,918
John F. Bell, Windsor, Ont.	1886	127,500	110,000	6,618	None.	None.	276	292,372	4,828
	1885	124,000	111,493	6,914	None.	None.	317	320,582	2,000
	1884	122,875	107,637	7,878	None.	None.	328	329,514	4,065
	1883	124,875	123,008	9,000	None.	None.	390	322,751	8,393
	1882	120,375	128,171	9,357	None.	None.	407	441,702	6,676
	1881	100,000	116,101	10,380	None.	None.	443	525,152	5,502
	1880	112,500	101,177	13,051	None.	None.	516	529,728	4,186
	1879	100,000	109,933	12,651	None.	None.	590	668,026	4,220
NEW YORK	1887	700,207	1,430,598	422,788	978	2,613,345	3,710	10,370,155	103,997
F. W. Campbell, M. D., Montreal.	1886	400,000	1,184,878	378,039	854	2,622,500	3,066	8,580,423	77,173
David Burke, Superintendent, Montreal.	1885	100,000	946,307	239,822	848	2,081,085	2,521	6,621,912	102,023
	1884	100,000	924,670	149,428	594	1,851,250	1,875	5,049,666	48,538
	1883	100,000	725,399	87,141	176	529,000	1,430	3,540,810	49,340
	1882	100,000	750,000	94,139	None.	None.	1,418	3,533,955	59,014

NORTH WESTERN MUTUAL * M. W. Mills, Toronto.	1881	100,000	750,000	115,145	None.	None.	1,484	3,846,745	85,759
	1886	100,000	750,000	114,150	None.	None.	1,518	3,913,095	89,684
	1879	100,000	750,000	130,944	None.	None.	1,627	4,209,975	40,536
	1887	119,223	133,170	20,246	None.	None.	506	685,708	7,399
	1886	100,000	150,511	21,508	None.	None.	510	686,414	8,315
	1885	100,000	149,604	21,501	None.	None.	526	714,887	9,068
	1884	100,000	130,457	22,472	None.	None.	544	774,022	7,045
	1883	100,000	121,878	24,777	None.	None.	560	804,495	19,022
	1882	100,000	133,278	27,422	None.	None.	590	857,235	9,001
	1881	100,000	125,327	30,217	None.	None.	605	886,702	11,000
PHOENIX MUTUAL, HARTFORD * Mrs. H. D. Simpson, Montreal.	1886	100,000	118,432	33,130	None.	None.	618	925,743	27,907
	1879	100,000	95,682	36,235	None.	None.	665	1,052,814	12,200
	1887	105,033	522,107	41,289	None.	None.	1,347	1,512,391	90,215
	1886	105,000	501,354	46,035	None.	None.	1,410	1,623,166	32,334
	1885	105,000	506,521	48,261	None.	None.	1,467	1,704,249	70,663
	1884	105,000	643,899	54,038	None.	None.	1,564	1,844,419	39,658
	1883	105,000	673,100	58,551	None.	None.	1,624	1,928,770	49,420
	1882	105,000	700,000	63,078	None.	None.	1,622	2,046,366	37,622
	1881	105,000	700,000	70,364	None.	None.	1,822	2,234,185	54,480
	1880	105,000	700,000	79,530	None.	None.	2,019	2,400,115	45,212
TRAVELERS..... Wm. Hanson, Montreal.	1879	105,000	700,000	88,733	None.	None.	2,712	2,230,638	31,869
	1887	546,585	623,062	130,924	238	330,164	2,835	3,963,895	45,535
	1886	419,016	846,999	134,764	284	549,600	2,841	4,015,055	57,922
	1885	393,411	770,471	130,361	308	571,750	2,815	4,037,540	65,817
	1884	159,616	704,446	128,762	377	701,000	2,706	3,962,451	53,321
	1883	161,751	627,179	117,880	299	555,110	2,533	3,655,078	37,851
	1882	157,468	474,168	107,972	324	630,509	2,416	3,488,976	17,594
	1881	160,339	446,719	94,005	258	519,000	2,331	3,230,619	41,614
	1880	141,001	446,275	81,815	199	521,350	2,173	3,027,344	15,860
	1879	143,922	399,172	89,691	215	336,150	2,203	3,072,722	11,085
UNION MUTUAL..... Wm. Mulock, M. P., Toronto.	1887	326,775	672,327	115,722	337	529,200	2,851	4,401,353	86,731
	1886	256,497	616,501	116,745	451	695,500	2,796	4,597,222	73,902
	1885	215,208	592,153	117,770	490	734,650	2,720	4,171,524	48,970
	1884	174,622	550,341	117,867	431	721,375	2,586	4,028,624	45,213
	1883	151,300	519,879	113,449	474	709,250	2,465	3,796,021	56,675
	1882	134,777	422,082	103,023	452	627,250	2,211	3,205,750	59,845
	1881	121,471	436,324	94,804	333	472,050	1,925	2,888,028	84,611
	1880	117,188	469,315	83,153	142	201,150	1,868	2,743,678	43,204
	1879	114,168	439,133	91,691	107	277,850	1,746	2,732,914	48,693
	1887	106,683	45,270	12,266	250	322,500	473	750,005	2,000
UNITED STATES..... Thomas A. Temple, St. John, N. B.	1886	100,000	34,463	12,065	35	68,500	227	432,425	3,000
	1885	100,000	27,035	12,486	36	76,500	204	375,925	2,573
	1884	100,000	25,273	13,721	122	290,100	264	421,605	5,000
	1883	100,000	20,848	8,544	199	414,400	205	416,225	1,000
	1882	100,000	15,604	1,530	10	19,000	36	84,955	4,570
	1881	60,000	17,918	1,340	None.	None.	26	43,685	1,000
	1880	60,000	18,179	1,793	None.	None.	27	44,665	None.
	1879	70,000	10,035	1,707	None.	None.	28	49,665	None.

* These companies have ceased doing new business in Canada. § Licensed to do business in Canada upon the assessment plan, July, 1885.

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus or Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	General Expenses.	Total Disburse- ments.
ACCIDENT, Montreal*..... Hon. James Ferrier, Pres. Edward Rawlings, Managing Director.	1887	\$261,000	\$174,048	\$203,907	\$75,051	.....	\$180,905	\$8,070	\$188,975	\$146,765	None.	\$115,490	\$262,104
	1886	261,000	157,560	302,017	185,049	.....	360,538	8,203	368,731	185,018	None.	102,197	377,145
	1885	261,000	157,560	315,795	145,833	\$12,332	380,740	8,486	347,360	178,819	None.	125,395	353,578
	1884	261,000	157,560	351,795	131,790	21,055	340,998	5,281	346,279	144,662	9,454	125,395	336,701
	1883	261,000	157,560	370,769	95,168	18,046	256,581	4,751	261,334	86,482	9,395	148,792	247,666
	1882	261,000	157,560	238,259	67,877	13,361	114,335	4,672	180,807	27,804	7,158	71,299	106,266
	1881	260,000	154,300	183,824	8,313	8,301	41,445	1,859	43,304	12,030	4,631	27,226	43,887
	1880	260,000	154,300	56,753	13,614	8,178	31,250	1,172	32,422	9,995	2,170	22,728	34,903
	1879	103,480	87,120	49,822	11,682	11,000	23,135	1,955	25,110	5,530	2,166	15,845	22,941
BOILER INSPEC. AND INS. Co., Toronto!.. Sir Alexander Campbell, Pres. A. Fraser, Sec.	1887	100,100	20,020	56,932	9,259	27,653	17,397	3,901	21,208	181	None.	14,769	14,950
	1886	100,100	20,020	50,346	8,793	21,903	17,268	4,025	21,293	None.	None.	13,749	13,749
	1885	100,100	20,020	42,978	8,399	14,629	15,813	2,535	18,348	163	None.	13,498	13,661
	1884	100,100	20,020	37,496	8,436	9,040	16,197	4,159	20,356	100	None.	13,561	13,661
	1883	100,100	20,020	31,809	8,363	3,426	16,716	2,884	19,630	299	None.	13,511	13,210
	1882	100,100	20,020	27,095	7,828	.....	15,012	2,511	17,523	3,039	None.	13,482	16,521
	1881	100,100	20,020	26,611	4,663	1,928	11,512	2,057	13,569	None.	None.	9,195	9,195
	1880	100,100	20,020	24,470	.....	.....	7,494	1,406	8,900	None.	None.	6,312	6,312
	1879	100,100	20,020	17,920	.....	.....	6,013	1,489	7,502	5	None.	6,221	6,221
CITIZENS (Accident Depart.), Montreal..... Henry Lyman, Pres. Gerald E. Hart, Manager.	1887	(a)	(a)	(a)	(a)	(a)	36,127	None.	36,127	17,870	756	20,410	39,096
	1886	(a)	(a)	(a)	(a)	(a)	27,622	None.	27,622	12,780	None.	14,575	27,355
	1885	(a)	(a)	(a)	(a)	(a)	18,239	None.	18,239	6,793	None.	11,153	17,946
	1884	(a)	(a)	(a)	(a)	(a)	18,140	None.	18,140	6,690	None.	9,641	16,331
	1883	(a)	(a)	(a)	(a)	(a)	17,403	None.	17,403	11,993	c 48	8,217	20,174
	1882	(a)	(a)	(a)	(a)	(a)	19,285	None.	19,285	3,347	c 67	8,205	11,619
	1881	(a)	(a)	(a)	(a)	(a)	7,247	985	7,247	581	c 55	3,313	3,949
	1880	(a)	(a)	(a)	(a)	(a)	6,262	956	6,262	376	c 10	2,764	2,764
	1879	(a)	(a)	(a)	(a)	(a)	4,118	775	4,307	458	c 403	1,970	2,831
GUARANTEE CO. OF N. A., Montreal !..... Hon. James Ferrier, Pres. Edward Rawlings, Managing Director.	1887	668,600	300,000	565,247	139,930	125,317	205,349	43,929	248,278	75,013	18,000	106,207	199,220
	1886	668,600	300,000	528,317	134,457	93,867	214,086	38,073	222,159	70,291	18,000	101,535	195,806
	1885	668,600	300,000	481,916	118,918	66,600	195,678	25,673	221,351	65,392	18,000	98,604	181,906
	1884	668,600	300,000	449,301	108,220	41,072	191,668	26,023	217,721	82,853	18,000	88,844	199,697
	1883	668,600	300,000	419,068	89,550	35,518	160,428	18,328	178,810	54,971	18,000	81,721	154,628
	1882	668,600	300,000	395,668	64,391	31,257	118,340	16,021	144,361	26,317	14,379	71,026	111,728
	1881	667,500	292,580	350,550	38,595	19,445	72,424	14,651	87,135	18,021	10,927	54,961	81,969
	1880	500,000	147,040	193,090	38,950	7,100	52,368	8,784	61,152	40,999	29,141	27,197	97,267
	1879	208,900	51,380	130,645	42,813	36,451	46,228	5,853	52,081	12,772	3,567	21,780	36,119

MANUFACTURES ACCIDENT, Toronto*...	1887	118,700	23,440	27,134	2,501	1,193	2,534	66	2,600	41	None.	1,948	1,999
Sir John A. Macdonald, Pres.													
J. B. Carille, Managing Director.													
SUN LIFE (Accident Depart.), Montreal....	1887						18,421	None.	18,421	8,289		9,210	17,499
Thomas Workman, Pres.	1886						18,221	None.	18,221	19,038		9,111	28,149
R. Macaulay, Sec.	1885						17,299	None.	17,299	6,611		9,111	15,261
	1884						16,067	None.	16,067	6,960		7,823	14,783
	1883						17,059	None.	17,059	10,368		8,529	18,917
	1882						11,084	None.	11,084	2,381		5,641	8,022
	1881						7,488	None.	7,488	2,185		3,225	5,410
	1880						5,217	None.	5,217	5,882		None.	5,882
	1879						5,911	None.	5,911	1,206		None.	1,206

* Accident insurance. † Steam boiler insurance. ‡ Guarantee insurance. § See Fire Insurance Statistics. ¶ See Life Insurance Statistics.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES DOING ACCIDENT, GUARANTEE, ETC., BUSINESS IN CANADA.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex- penditures.
<i>Figures of Canadian Branch.</i>										
AMERICAN SURETY COMPANY †.....	1887	\$54,188	\$397	\$53,881	\$402	None.	\$402	None.	\$322	\$322
F. Stanciliffe, Chief Agent, Montreal.										
LLOYDS PLATE GLASS INSURANCE COMPANY †.....	1887	9,325	6,714	2,611	6,468	\$200	6,668	\$1,563	2,511	4,074
L. Beemer, Chief Agent, Toronto.	1886	7,345	2,171	5,174	1,681	113	1,794	319	888	1,207
LONDON GUARANTEE AND ACCIDENT * †.....	1887	64,700	32,644	31,356	41,258	2,141	43,399	5,523	23,078	29,501
A. T. McCord, Chief Agent, Toronto.	1886	64,863	21,824	43,069	38,096	2,141	40,837	5,922	16,883	22,875
	1885	64,819	19,186	45,633	38,412	3,669	42,081	5,680	15,091	20,771
	1884	64,395	24,093	39,392	30,971	5,258	36,229	7,151	13,068	20,171
	1883	63,342	22,266	40,076	25,662	2,645	28,307	5,629	9,549	15,178
	1882	61,032	14,304	46,728	18,647	2,283	20,930	1,889	8,094	9,683
	1881	61,200	7,954	53,946	11,734	2,141	13,875	1,666	2,711	4,371
	1880	55,523	2,066	53,457	3,277	None.	3,277	372	915	1,287
MUTUAL ACCIDENT ASSOCIATION * †.....	1887	42,443	3,424	39,019	5,558	None.	5,558	975	1,667	2,642
Walton & Lightbourn, Agents, Toronto.	1886	39,634	1,043	38,641	2,086	None.	2,086	20	758	778

* Accident business. † Guarantee business. ‡ Plate glass insurance.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex- penditures.
<i>Figures of Canadian Branch (Continued):</i>										
NORWICH AND LONDON ACCIDENT *.....	1887	\$65,999	\$1,622	\$64,377	\$2,637	\$2,336	\$4,973	\$1,372	\$882	\$2,254
Gamble Geddes, Chief Agent, Toronto.	1886	62,107	1,433	60,674	1,022	2,336	2,358	682	682	1,314
	1885	61,022	2,186	58,836	3,888	2,336	6,224	3,186	1,280	4,466
	1884	61,605	3,558	58,047	3,344	3,304	6,648	312	1,413	1,725
TRAVELERS INSURANCE COMPANY *.....	1887	(a)	(a)	(a)	74,610	None.	74,610	30,069	.....	30,069
William Hanson, Montreal.	1886	(a)	(a)	(a)	56,809	None.	56,809	21,284	.....	21,284
	1885	(a)	(a)	(a)	48,014	None.	48,014	19,285	.....	19,285
	1884	(a)	(a)	(a)	35,309	None.	35,309	10,672	.....	10,672
	1883	(a)	(a)	(a)	38,618	None.	38,618	38,777	.....	38,777
	1882	(a)	(a)	(a)	25,550	None.	25,550	19,038	.....	19,038
	1881	(a)	(a)	(a)	29,875	None.	29,875	30,424	.....	30,424
	1880	(a)	(a)	(a)	30,886	None.	30,886	20,604	.....	20,604
	1879	(a)	(a)	(a)	25,044	None.	25,044	12,823	.....	12,823

* Accident business. (a) See Life Statistics.

LIST OF INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.

UNDER THE INSURANCE ACTS OF 1875, 1877 AND 1885.

[Corrected to May 2, 1888.]

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PREMIUMS.	AMOUNT OF DEPOSIT.	DEPOSIT MARKED (A) ARE APPLICABLE SOLELY TO LIFE POLICIES EXISTING JAN. 1, 1888; MARKED (B) TO POLICIES SUBSEQUENT TO THAT DATE.	DESCRIPTION OF INSURANCE BUSINESS FOR WHICH LICENSED.
Accident Insurance Company of North America.....	Edward Rawlings, Manager, Montreal.....	\$17,500 Montreal Harbor bonds; \$6,746 Montreal Warehouse bonds, and \$950 5 per cent Canada stock. (Accepted at \$21,360).		Accident.
Atlas Insurance Company of Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$300,000 U. S. Bonds; \$300,000 debentures Province of Quebec; \$149,893 Province of Manitoba debentures.		Fire and Inland Marine
Atlas Life Insurance Company of Hartford, Conn.....	W. H. Orr, Manager, Toronto.....	\$60,000 Montreal Harbor bonds; \$488,099 Municipal debentures, and \$500,000 Connecticut State bonds. Total \$1,758,422. (Accepted value \$1,653,619, being \$100,000 (A) and \$1,553,619 (B).)		Life.

Agricultural Insurance Company of Watertown, N. Y.	Joseph Flynn, Chief Agent, Toronto. Fred. Standcliffe, Chief Agent, Montreal. Murphy & Boulton, Montreal.	Fire, Guarantee.	\$125,000 U. S. bonds, 4 per cent. \$50,000 U. S. bonds. \$75,000 sterling, Canada, 3½ per cent inscribed stock, and \$5,000 sterling, New South Wales 3½ per cent inscribed stock.
Boiler Inspection and Insurance Company of Canada. British Empire Mutual Life Ass'ce Co., London, Eng.	W. B. McMurrich, Agent, Toronto. Fred. Standcliffe, Chief Agent, Montreal.	Fire. Steam Boilers, etc.	\$11,000 Municipal debentures, (Accepted at \$9,000). Canada 4 per cent bonds, \$1,400 sterling; Province of New Brunswick bonds, \$7,400 sterling; Province of British Columbia bonds, \$1,000 sterling; British annuities, \$10,750 sterling and Municipal debentures, \$2,150 sterling. (Accepted at \$13,705.83, also \$125,500 invested in the hands of Canadian trustees under the insurance act). \$60,000 Municipal debentures and \$1,000 Canadian Pacific Railway bonds. (Accepted at \$54,000). Province of Quebec bonds, \$48,666 67; Municipal debentures, \$61,709 33. (Accepted at \$50,000). \$60,000 Municipal debentures. (Accepted at \$54,000). \$41,000 Municipal debentures; \$8,840 Canada Central Railway second mortgage bonds; \$5,000 Montreal Harbor bonds; and \$30,000 Province of Quebec debentures. (Accepted at \$109,666, being \$53,250 for life and accident and \$56,416 for fire). \$24,000 sterling, Canada stock, and \$23,000 South Australian stock. Good Hope 4 per cent stock (Life A); \$107,667 Cape Good Hope 4 per cent stock (Life A); \$9,733 Queensland bonds; \$100,000 U. S. bonds, and \$20,000 Swedish government 4 per cent bonds (Fire). \$84,046 Municipal debentures. (Accepted at \$75,047). \$100,000 Canada 4 per cent stock. Deposit receipts: \$5,000 of Peoples Bank, Fredericton, and \$45,000 of Maritime Bank, St. John. The latter bank is in liquidation. (See note). \$50,000 sterling, 3½ per cent annuities; \$25,000 sterling, South Australian government 4 per cent bonds, and \$10,165 Cape of Good Hope 4 per cent Consolidated Inscribed stock.
City of London Fire Insurance Company (Limited). Commercial Union Ass'ce Co. (Limited) of London, Eng.	W. R. Oswald, Chief Agent, Montreal. Evans & McGregor, Gen'l Agents, Montreal.	Fire, Life and Accident.	\$100,000 U. S. bonds, (A); \$60,000 U. S. bonds, and \$482,000 Municipal debentures. (Accepted at \$798,800, being \$100,000 (A) and \$698,000 (B)). Cash, \$8,303; Municipal debentures, \$35,330; Canada Pacific Railway bonds, \$11,000. (Accepted at \$50,000). \$100,000 Canada stock. \$100,000 Canada stock. \$90,767 3½ per cent Canada stock, also \$40,000 in the hands of Canadian trustees under the insurance act. \$30,000 Municipal securities; \$21,000 Montreal Harbor bonds; \$6,746 Montreal Warehousing bonds, and \$400 Canada stock. (Accepted at \$52,360).
Confederation Life Association of Canada. Connecticut Fire Insurance Company of Hartford, Conn. Dominion Safety Fund Life Association *	J. K. Macdonald, Man. Director, Toronto. Walter Kavanagh, Chief Agent, Montreal. J. De Wolfe Spurr, St. John, N. B.	Fire, Life, Mar. and Life.	\$94,900 Canada guaranteed bonds. \$55,000 U. S. bonds and \$95,400 bank stock. (Accepted at \$100,000). \$129,453 Canada stock.
Employers Liability Assurance Corporation (Limited). Equitable Life Ass'ce Soc. of the United States, N. Y.	Fred. Standcliffe, General Manager, Montreal. Sergeant P. Sterns, Manager, Montreal.	Fire, Life and Accident.	\$100,000 U. S. bonds, (A); \$60,000 U. S. bonds, and \$482,000 Municipal debentures. (Accepted at \$798,800, being \$100,000 (A) and \$698,000 (B)). Cash, \$8,303; Municipal debentures, \$35,330; Canada Pacific Railway bonds, \$11,000. (Accepted at \$50,000). \$100,000 Canada stock. \$100,000 Canada stock. \$90,767 3½ per cent Canada stock, also \$40,000 in the hands of Canadian trustees under the insurance act. \$30,000 Municipal securities; \$21,000 Montreal Harbor bonds; \$6,746 Montreal Warehousing bonds, and \$400 Canada stock. (Accepted at \$52,360).
Federal Life Assurance Company of Ontario. Fire Insurance Association (Limited), London, England. Germania Life Insurance Company. Glasgow and London Insurance Company (Limited). Guarantee Company of North America.	David Dexter, Managing Director, Hamilton. John Kennedy, Chief Agent, Montreal. A. V. Hugel, Chief Agent, Montreal. Stewart Browne, Manager, Montreal. Edward Rawlings, Manager, Montreal.	Fire, Life, Fire, Life, Fire, Life, Fire.	\$100,000 U. S. bonds, (A); \$60,000 U. S. bonds, and \$482,000 Municipal debentures. (Accepted at \$798,800, being \$100,000 (A) and \$698,000 (B)). Cash, \$8,303; Municipal debentures, \$35,330; Canada Pacific Railway bonds, \$11,000. (Accepted at \$50,000). \$100,000 Canada stock. \$100,000 Canada stock. \$90,767 3½ per cent Canada stock, also \$40,000 in the hands of Canadian trustees under the insurance act. \$30,000 Municipal securities; \$21,000 Montreal Harbor bonds; \$6,746 Montreal Warehousing bonds, and \$400 Canada stock. (Accepted at \$52,360).
Guardian Fire and Life Assurance Co., London, England. Hartford Fire Insurance Company, Hartford, Conn. Imperial Insurance Company of London, England.	Rob't Simms & Co. and Geo. Denholm, Gen Agents, Montreal. F. W. Evans, General Agent, Montreal. W. H. Rintoul, Agent, Montreal.	Guarantee.	\$100,000 U. S. bonds, (A); \$60,000 U. S. bonds, and \$482,000 Municipal debentures. (Accepted at \$798,800, being \$100,000 (A) and \$698,000 (B)). Cash, \$8,303; Municipal debentures, \$35,330; Canada Pacific Railway bonds, \$11,000. (Accepted at \$50,000). \$100,000 Canada stock. \$100,000 Canada stock. \$90,767 3½ per cent Canada stock, also \$40,000 in the hands of Canadian trustees under the insurance act. \$30,000 Municipal securities; \$21,000 Montreal Harbor bonds; \$6,746 Montreal Warehousing bonds, and \$400 Canada stock. (Accepted at \$52,360).

* The question of the renewal of this company's license, which expired on the 31st of April and had not been renewed, was still pending when this report was closed, May 15.

LIST OF INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA—Continued.

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	AMOUNT ON DEPOSIT.	Description of Insurance Business for which Licensed.
Lancashire Insurance Company.....	S. C. Duncan-Clark, Chief Agent, Toronto...	Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1898; marked (B) to Policies subsequent to that date.	Fire.
Liverpool and London and Globe Insurance Company.....	G. F. C. Smith, Chief Agent, Montreal...	\$48,667 Canada 4 per cent stock and \$95,000 Canada 4 per cent bonds.....	Fire and Life.
Lloyds Plate Glass Insurance Company of New York.....	Levi Beemer, Chief Agent, Toronto.....	\$49,000 Municipal debentures; \$10,000 Montreal Harbor bonds, and \$214,133-33 Canada stock. (Accepted at \$567,313).....	Plate Glass.
London Assurance Corporation, England.....	C. C. Foster and A. B. Gwilt, Attorneys and Agents, Montreal.....	\$5,000 U. S. bonds.....	Fire and Life.
London Guarantee and Accident Company (Limited).....	A. T. McCord, Chief Agent, Toronto.....	\$167,000 Municipal securities. (Accepted at \$150,300).....	Guarantee & Accident.
London and Lancashire Fire Insurance Company, Liverpool.....	W. A. Sims, Chief Agent, Toronto.....	\$22,000 sterling, Canada 4 per cent inscribed stock.....	Fire.
London and Lancashire Life Assurance Company.....	William Robertson, Manager, Montreal.....	\$10,000 Victoria, B. C. bonds, and \$20,866 67 Province of Quebec bonds; Municipal securities, \$37,714. Also \$328,197 invested with Canadian trustees under insurance act. (Accepted at \$508,042, being \$100,000 (A) and \$428,042 (B).....	Fire.
London Mutual Fire Ins. Co. of Canada, London, Ont.....	D. C. Macdonald, Secretary, London.....	\$40,000 Municipal debentures and \$7,000 cash. (Accepted at \$43,018).....	Life.
London Life Insurance Company.....	J. G. Richter, Manager, London, Ont.....	\$50,000 cash.....	Fire.
Manufacturers Accident Insurance Company.....	J. B. Carille, Manager, Toronto.....	\$20,000 Canada bonds.....	Life.
Manufacturers Life Insurance Company.....	J. B. Carille, Manager, Toronto.....	\$20,000 U. S. bonds.....	Life.
Metropolitan Life Insurance Company of New York.....	William Farbanks, Chief Agent, Toronto.....	\$20,000 U. S. bonds.....	Life.
Mongedals, Bolvin & Co.....	I. J. Bolvin, Agent, Montreal.....	\$50,000 Canada stock.....	Plate Glass.
Mutual Accident Association (Limited).....	Walton & Lighthourne, Chief Agents, Toronto.....	\$37,966 Canada 3½ per cent inscribed stock.....	Acc. and Plate Glass.
Mutual Life Insurance Company of New York.....	Samuel H. Ewing, Attorney, Montreal.....	\$350,000 U. S. bonds and \$7,333 Municipal debentures (Accepted at \$437,600).....	Life.
Mutual Reserve Fund Life Association, New York.....	John S. Hall, Jr., Chief Agent, Montreal.....	\$50,000 cash.....	Life.
National Assurance Company of Ireland.....	Murphy & Bell, Montreal.....	\$100,000 U. S. bonds (Life A) and \$40,000 Canadian Pacific Railway Bonds (Life B). (Accepted at \$140,000, being \$100,000 (Life A) and \$40,000 (Life B).....	Life on Assess. Plan.
New York Life Insurance Company.....	F. W. Campbell, M. D., Attorney, Montreal.....	\$140 cash, \$30,000 Land Security Co. S. bonds and \$35,400 Municipal debentures. (Accepted at \$50,000).....	Fire.
North American Life Assurance Company.....	Wm. McCabe, Managing Director, Toronto.....	\$50,000 Montreal Harbor bonds (Life A); \$35,000 of Municipal securities (Life B); \$75,000 Province of New Brunswick bonds; \$117,000 Montreal Harbor bonds; \$31,146 67 Province of Manitoba bonds, and \$19,000 Municipal debentures (Fire). (Accepted at \$393,247).....	Life.
North British and Mercantile Insurance Company.....	Thos. Davidson, Man. Director, Montreal.....	\$100,253 British Columbia bonds.....	Fire and Life.
Northern Assurance Company of Aberdeen and London.....	Robert W. Tyre, Manager, Montreal.....	\$54,400 Canada stock.....	Accident.
Norwich and London Accident Insurance Association.....	Gamble Geddes, General Agent, Toronto.....	\$100,000 Canada stock.....	Fire.
Norwich Union Fire Insurance Society, Norwich, England.....	Alex. Dixon, Manager, Toronto.....	\$100,000 Canada stock.....	Life.
Ontario Mutual Life Assurance Company.....	Wm. Hendry, Manager, Waterloo.....	\$102,466 Municipal debentures. (Accepted at \$94,914).....	Fire and Inland Marine
Phoenix Insurance Company.....	L. C. Camp, Chief Agent, Toronto.....	\$100,000 U. S. bonds.....	Fire.
Phoenix Insurance Company of Brooklyn, England.....	Gillespie, Moffatt & Co., Gen. Agt's, Montreal.....	\$57,500 Canadian Pacific Railway bonds and \$135,493 Canada stock. (Accepted at \$187,043).....	Fire.

Quebec Fire Insurance Co.	J. G. Clapham, President, Quebec.	Cash, \$16,000; Province of New Brunswick bonds, \$10,000, and Municipal debentures, \$33,000. (Accepted at \$55,000.)	Fire.
Queen Fire and Life Insurance Co., London, England.	H. J. Mudge, Chief Agent, Montreal.	\$60,000 City of Halifax 5 per cent stock; \$48,667 New Zealand 4 per cent stock; \$24,333.33 Province of Quebec bonds, and \$29,000 Province of Manitoba 5 per cent debentures (Fire); \$51,100 Canada 4 per cent inscribed stock, and \$34,040 Municipal debentures (Life).	Fire and Life. Plate Glass.
A. Ramsay	A. Ramsay, Montreal.	\$5,000 Province of Quebec bonds.	Life.
Refiance Mutual Life Assurance Society, London, England.	J. Cassie, Attorney, Montreal.	\$10,277 new 3 per cent British Annuities, being \$100,000 (Life A) and \$10,277 (Life B).	Fire and Inland Marine
Royal Canadian Insurance Company.	Harry Cutt, Secretary, Montreal.	\$56,000 Canadian Pacific bonds. (Accepted at \$50,400.)	Life.
Royal Insurance Company.	Wm. Tatley, Chief Agent, Montreal.	\$78,533 Canada 4 per cent inscribed stock and \$51,000 British Annuities. Total, \$60,533, being \$150,000 Fire.	Fire and Life.
Scottish Union and National Insurance Company.	Walter Kavanagh, Agent, Montreal.	\$50,000 (Life A) and \$49,533 General.	Fire.
Standard Life Assurance Company, Scotland.	W. M. Ramsay, Manager, Montreal.	\$97,333.33 Canada 4 per cent inscribed stock and \$3,064 Municipal debentures. (Accepted at \$100,000.)	Fire.
Star Life Assurance Society of England.	Alfred D. Perry, General Agent, Toronto.	\$831,458 Municipal debentures; \$84,500 Montreal Harbor bonds and \$34,000 Province of Quebec debentures. (Accepted at \$858,365, being \$129,561 (Life A) and \$728,804 (Life B).)	Life.
Sun Life Assurance Company of Canada.	R. Macaulay, Managing Director, Montreal.	\$146,000 Canada 4 per cent stock.	Life.
Temperance and General Life Ass'n Co. of North America.	Henry O'Hara, Managing Director, Toronto.	\$63,951 Municipal debentures. (Accepted at \$56,946.)	Life.
Travelers Insurance Company of Hartford, Conn.	William Hanson, Chief Agent, Montreal.	\$50,000 cash.	Life.
Union Mutual Life Insurance Company of Maine.	Wm. Mulock, Attorney, Toronto.	\$100,000 U. S. bonds; \$74,947 Province of Manitoba 5 per cent bonds; \$29,015 Municipal debentures; \$35,000 Montreal Harbor bonds, and \$30,000 Canada Pacific Railroad bonds. (Accepted at \$184,560, being \$100,000 (Life A) and \$84,560 (Life B).)	Life and Accident.
United States Life Insurance Company.	Thos. A. Temple, Attorney, St. John, N. B.	Province of Ontario annuity bonds of face value \$595,000, and present value at 4½ per cent, \$252,475; Canada Pacific Railway bonds, \$50,000. Total accepted value, \$297,475, being \$103,687 (A) and \$193,788 (B).	Life.
Western Assurance Company, Toronto.	J. J. Kenny, Managing Director, Toronto.	\$100,000 U. S. bonds.	Life.
		\$57,900 Municipal debentures. (Accepted at \$51,030.)	Fire and Inland Marine

LIFE INSURANCE COMPANIES THAT HAVE CEASED TO TRANSACT NEW BUSINESS.

The following life insurance companies having ceased to transact new business in Canada, are entitled, under section 32 of "The Insurance Act," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the insurance acts of 1886 and 1871:

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	AMOUNT OF DEPOSIT.	BUSINESS.
Connecticut Mutual Life Insurance Co. of Hartford, Conn.	F. W. Evans, General Agent, Montreal.	\$100,000 U. S. Bonds.	Life.
Edinburgh Life Assurance Company.	David Higgins, Chief Agent, Toronto.	\$113,000 Municipal debentures and \$48,667 Cape Good Hope 4 per cent stock. (Accepted at \$150,367.)	Life.
Life Association of Scotland.	Archibald Inglis, Chief agent, Montreal.	\$45,660 Canada 4 per cent bonds; \$12,167 New Brunswick 4 per cent bonds. \$18,666 Province of Quebec debentures.	

FIRE INSURANCE BY STATES.

TRANSACTIONS OF THE FIRE AND FIRE-MARINE INSURANCE COMPANIES.

The following tables show concisely the transactions of the various fire insurance companies in the different States and Territories in 1887. Premium receipts and losses incurred, with the ratio of the one to the other, are the material points regarding fire insurance that all persons interested in the business are most anxious to compare. The tables present these features in the most condensed form possible. Following the tables of individual States is presented a recapitulation of the entire business of the United States and Canada in 1886, in comparison with transactions of the previous five years, giving the totals for six years and the average ratio for the six years. The returns were, in a majority of instances, furnished us directly from the offices of the State officers having charge of insurance matters, and are believed to be as nearly correct as it is possible to make them. Under the head "Supplemental Report," in a few States, will be found reports received after the remainder had been electrolytized. These statistics furnish an interesting study for fire underwriters.

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
ALABAMA.			
Ætna, Hartford.....	\$16,531	\$12,273	74.4
American, Philadelphia.....	2,413	.....	.....
Citizens, New York.....	5,157	2,694	52.2
Continental, New York.....	16,997	2,733	16.2
Fire Association, Philadelphia.....	9,116	9,970	108.5
Germania, New York.....	9,116	11,958	131.2
German-American, New York.....	9,263	3,054	32.9
Georgia Home, Columbus.....	17,571	10,598	60.3
Hanover, New York.....	10,315	5,393	52.4
Hartford, Hartford.....	29,049	17,026	58.6
Hibernia, New Orleans.....	14,268	8,988	62.9
Home, New York.....	28,299	22,324	82.6
Howard, New York.....	3,322	548	16.5
Hamburg-Bremen, Hamburg.....	13,902	10,742	77.3
Imperial, London.....	11,297	8,016	70.9
Insurance Co. of North America, Philadelphia.....	16,867	14,032	83.1
Lancashire, Manchester.....	11,367	4,725	41.4
Liverpool and London and Globe, Liverpool.....	61,416	45,733	74.5
London and Lancashire, Liverpool.....	10,668	18,828	176.8
Mechanics and Traders, New Orleans.....	7,590	3,363	44.3
Mechanics, Newark.....	8,593	823	9.6
Niagara, New York.....	9,981	8,436	93.9
North British and Mercantile, London.....	23,980	43,232	180.2
Northern, London.....	9,120	1,765	19.3
Northwestern Mutual, Waukegan.....	2,418	.....	.....
ARKANSAS—Continued.			
Connecticut, Hartford.....	\$3,111	\$3,418	109.8
Continental, New York.....	4,518	7,742	171.3
Crescent, New Orleans.....	25,951	19,878	76.8
Dakota F. and M., Mitchell.....	2,274	.....	.....
Eagle, Cincinnati.....	125	191	152.8
East Texas, Tyler.....	9,138	60	6.6
Fire Association, Philadelphia.....	18,304	7,082	38.7
German, Freeport.....	35,270	13,008	36.9
German-American, New York.....	4,670	376	8.5
Germania, New York.....	7,212	11,236	155.8
Guarantee Company of North America.....	1,293	11	.8
Hanover, New York.....	7,109	6,170	86.8
Hartford, Hartford.....	20,957	7,813	37.5
Home, New York.....	16,499	8,551	51.8
Hibernia, New Orleans.....	12,968	15,359	118.5
Imperial, London.....	7,139	10,244	143.5
Insurance Company of North America, Phila.....	6,149	1,087	17.7
Lafayette, New Orleans.....	130	.....	.....
Lancashire, Manchester.....	1,777	1,161	65.2
Liverpool and London and Globe, Liverpool.....	3,550	7,202	205.4
Lloyds Plate Glass, New York.....	7,994	14,981	187.5
Mercantile Plate Glass, New York.....	307	139	45.2
National, Hartford.....	12	53	441.6
New Orleans Insurance Association.....	6,016	6,310	143.5
	27,520	*19,292	70.1

Norwich Union, Norwich.....	\$6,697	\$3,540	59.9	Niagara, New York.....	\$11,033	\$6,894	68.1
Orient, Hartford.....	4,438	221	4.9	North British and Mercantile, London.....	5,544	17,881	310.6
Phoenix, Brooklyn.....	31,450	11,381	96.3	Northern, London.....	3,005	4,128	137.3
Phoenix, Hartford.....	15,669	19,101	77.7	Orient, Hartford.....	2,994	412	13.8
Phoenix, London.....	6,840	7,844	108.9	Pelican, New Orleans.....	20,141	16,514	82.1
Pelican, New Orleans.....	10,138	10,167	100.3	Pennsylvania, Philadelphia.....	5,397	4,357	43.7
Providence-Washington, Providence.....	4,707	2,444	51.9	Phoenix, Brooklyn.....	16,557	9,738	58.8
Queen, Liverpool.....	12,695	21,922	79.8	Phoenix, Hartford.....	19,631	3,862	19.6
Royal, Liverpool.....	26,903	22,536	83.8	Queen, Liverpool.....	6,841	1,876	27.4
Scottish Union and National, Edinburgh.....	9,668	1,096	10.9	Royal, Liverpool.....	5,927	200	3.4
Southern, New Orleans.....	2,090	.....	.....	St. Paul F. and M., St. Paul.....	5,102	6,927	129.6
Sun Fire Office, London.....	10,841	1,356	12.6	Southern, New Orleans.....	45,921	*13,665	29.7
Sun Mutual, New Orleans.....	7,401	7,401	54.5	Springfield F. and M., Springfield.....	11,965	6,663	55.7
Western Assurance, Toronto.....	23,385	20,649	92.2	Sun Mutual, New Orleans.....	18,123	12,203	67.7
St. Paul F. and M., St. Paul.....	5,978	5,171	86.5	Travelers, Hartford.....	12,343	12,003	97.9
Springfield F. and M., Springfield.....	9,512	3,960	41.6	Union, F. and M., Christchurch, N. Z.	583	.....	.....
Western F. and M., Sioux Falls.....	1,781	.....	.....	Union, San Francisco.....	6,278	.....	.....
Totals.....	\$569,292	\$404,421	71.0	Western F. and M.	3,609	73	2.0
ARIZONA.				Western Manufacturers Mutual, Chicago.....	150	.....	.....
Atna, Hartford.....	\$286	.....	.....	Western, Toronto.....	9,948	3,166	31.8
Fire Insurance Association, London.....	6,181	.....	.....	Totals.....	\$554,781	\$335,781	60.5
Fireman Fund, San Francisco.....	5,790	\$1,818	31.4	Atna, Hartford.....	\$144,541	27.6	.....
Home Mutual, San Francisco.....	45	1,516	34.5	Agricultural, Watertown.....	34,135	5,838	18.2
Imperial, London.....	4,399	708	224.5	Amazon, Cincinnati.....	17,839	10,667	59.5
Lancashire, Manchester.....	31	.....	.....	American, Newark.....	23,944	6,090	25.2
North American, Boston.....	31	.....	.....	American Central, St. Louis.....	23,959	26,839	81.4
Orient, Hartford.....	2,904	877	30.2	American, Philadelphia.....	48,759	22,888	46.8
Phoenix, Hartford.....	4,692	2,800	59.5	American, New York.....	5,140	.....	.....
Union, San Francisco.....	495	.....	.....	Anglo-Nevada, San Francisco.....	308,959	109,240	35.4
Western, Toronto.....	1,175	.....	.....	Atlas, London.....	28,548	17,398	60.9
Totals.....	\$66,299	\$7,716	39.4	Boylston, Boston.....	7,930	6,074	76.6
ARKANSAS.				British America, Toronto.....	29,778	5,837	19.6
Atna, Hartford.....	\$7,743	\$13,227	170.8	Caledonian, Edinburgh.....	46,875	17,409	37.1
American, Philadelphia.....	13,146	3,371	25.6	California, San Francisco.....	212,100	61,667	29.1
American Central, St. Louis.....	7,741	4,053	52.3	Citizens, Cincinnati.....	9,947	2,433	24.5
Anglo-Nevada, San Francisco.....	12,886	7,376	57.2	Citizens, New York.....	21,137	5,439	24.5
Arkansas, Little Rock.....	4,909	893	18.2	Citizens, St. Louis.....	4,864	647	13.3
Bluff City, Memphis.....	267	.....	.....	City of London, London.....	55,639	16,135	28.9
California, San Francisco.....	1,827	5,020	274.6	Clinton, New York.....	21,414	13,672	63.8
Citizens, Mobile.....	3,395	1,347	40.7	Commercial, San Francisco.....	87,572	32,075	36.6
Citizens, New York.....	3,354	3,085	91.9	Commercial Union, London.....	213,999	63,586	29.7
Citizens, St. Louis.....	3,394	1,347	40.8	Concordia, Milwaukee.....	14,551	6,472	44.4
Commercial, San Francisco.....	5,197	70	.....	Connecticut, Hartford.....	58,860	27,770	47.4
Commercial Union, London.....	4,705	12,986	276.0	Continental, New York.....	34,366	15,170	44.2

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
CALIFORNIA—Continued.			
United States, New York.....	\$9,560	\$8	8
Washington F. and M., Boston.....	33,562	15,624	46.8
Westchester, New Rochelle.....	31,453	20,852	66.3
Western, Toronto.....	29,781	11,355	38.1
Williamsburgh City, Brooklyn.....	11,437	4,933	42.2
Totals.....	\$6,383,721	\$2,417,092	37.9
CANADA.*			
Elina, Hartford.....	\$124,413	\$72,691	58.4
Agricultural, Watertown.....	79,578	53,995	67.8
Atlas, London.....	32,969	21,724	65.9
British America, Toronto.....	206,603	147,233	71.3
Caledonian, London.....	105,599	68,568	64.9
Citizens, Montreal.....	209,500	166,816	79.6
City of London, Fire, London.....	167,043	126,473	75.7
Commercial Union, London.....	282,272	190,962	67.6
Connecticut, Hartford.....	34,344	22,132	64.4
Fire Insurance Association, London.....	106,188	88,403	83.3
Glasgow and London, Glasgow.....	259,637	181,313	69.8
Guardian, London.....	162,545	118,738	73.0
Hartford, Hartford.....	121,796	68,388	56.3
Imperial, London.....	183,971	90,868	49.3
Lancashire, Manchester.....	192,695	93,970	48.7
Liverpool and London and Globe, Liverpool.....	234,817	159,400	67.8
London, London.....	72,350	58,000	80.1
London and Lancashire, London.....	101,400	55,218	54.6
Mercantile, Waterloo.....	91,482	55,218	60.3
National of Ireland, Dublin.....	73,840	58,750	79.2
Northern, London.....	153,157	101,946	66.5
North British and Mercantile, Edinburgh.....	304,736	194,959	63.9
Norwich Union, Norwich.....	84,795	59,163	69.7
Phoenix, Brooklyn.....	81,210	93,790	115.4
Phoenix, London.....	219,891	115,666	52.6
Quebec, Quebec.....	86,118	61,254	71.1
Queen, Liverpool.....	213,316	120,689	56.5
Royal, Liverpool.....	521,141	320,991	61.5
Royal Canadian, Montreal.....	163,898	124,687	76.0

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
CALIFORNIA—Continued.			
Economic, London.....	\$4,454	\$20	5
Elmer, Boston.....	5,880	2,322	39.7
Farragut, New York.....	1,086	7,900	31.5
Fire Association of Philadelphia, Philadelphia.....	25,062	90,730	55.7
Firemans Fund, San Francisco.....	340,446	1,216	10.7
Firemens, Baltimore.....	11,373	8,786	52.1
Firemens, Newark.....	16,670	14,432	9.6
Franklin, Philadelphia.....	14,744	8,947	25.3
German, Freeport.....	35,438	18,919	27.8
German-American, New York.....	67,935	10,728	32.6
Germania, New York.....	33,670	801	7.9
Girard F. and M., Philadelphia.....	10,042	6,394	26.1
Glens Falls, Glens Falls.....	24,993	88	1.7
Granite State, Portsmouth.....	5,106	45,697	45.9
Guardian, London.....	99,382	26,389	29.1
Hamburg-Bremen, Hamburg.....	92,210	27,327	60.9
Hamburg-Magdeburg, Hamburg.....	44,931	10,879	24.5
Hanover, New York.....	44,314	49,731	33.8
Hartford, Hartford.....	146,986	11,869	18.8
Helvetia-Swiss, St. Gall.....	62,713	74,476	32.4
Home Mutual, San Francisco.....	230,139	70,185	30.3
Home, New York.....	42,871	18,374	42.9
Howard, New York.....	52,569	15,347	29.2
Imperial, London.....	9,695	3,106	32.1
Insurance Company of Dakota, Sioux Falls.....	114,031	36,665	32.2
Insurance Company of North America, Phila.....	9,510	3,429	35.8
Ins Co. of the State of Pennsylvania, Phila.....	44,767	9,861	22.0
Lancashire, Manchester.....	7,138	28,216	1.4
Liberty, New York.....	65,822	94,732	42.4
Lion, London.....	256,499	27,998	36.9
Liverpool and London and Globe, Liverpool.....	51,550	35,432	37.7
London, London.....	93,998	13,297	54.2
London and Lancashire, Liverpool.....	20,667	11,373	55.1
London and Provincial, London.....	18,555	13,297	75.1
Magdeburg, Magdeburg.....	58,094	21,783	37.5
Manchester, Manchester.....	2,231	1,086	48.7
Mechanics and Traders, New Orleans.....			

Merchants, Newark.....	\$17,779	40.9	\$7,268	Scottish Union and National, Edinburgh.....	\$100,695	\$46,595	46.3
Merchants, New York.....	6,660	35.5	2,350	Western, Toronto.....	337,972	179,478	51.0
Michigan F. and M., Detroit.....	11,070	10.4	1,159	Totals.....	\$5,109,991	\$3,315,600	64.8
National, Dublin.....	94,555	61.7	2,397				
National, New York.....	21,437	41.7	8,947				
National, Hartford.....	27,544	38.2	7,553				
New Hampshire, Manchester.....	3,921	6.5	256				
New Zealand, Auckland.....	137,074	30.1	27,496				
Niagara, New York.....	34,933	45.8	16,019				
North American, Boston.....	5,886	39.7	2,339				
North British and Mercantile, London.....	93,959	37.4	35,193				
North German, Hamburg.....	82,407	51.3	42,248				
Northern, London.....	48,340	57.0	27,556				
Norwich Union, Norwich.....	44,787	22.0	9,861				
Oakland Home, Oakland.....	119,821	39.9	39,316				
Oregon F. and M., Portland.....	13,268	27.8	3,629				
Orient, Hartford.....	29,539	38.6	11,400				
Pacific, New York.....	11,922	98.8	11,159				
Pennsylvania, Philadelphia.....	39,026	40.6	15,821				
Peoples, Manchester.....	15,246	10.5	1,596				
Phoenix, Brooklyn.....	166,224	40.8	68,083				
Phoenix, Hartford.....	76,986	40.8	40,653				
Phoenix, London.....	68,730	39.9	21,233				
Prescott, Boston.....	5,886	39.7	2,339				
Providence-Washington, Providence.....	48,595	45.7	22,176				
Prussian National, Sietlin.....	60,266	50.3	30,316				
Queen, Liverpool.....	48,340	57.0	27,556				
Royal, Liverpool.....	44,787	22.0	9,861				
Scottish Union and National, Edinburgh.....	54,558	40.2	23,189				
Security, New Haven.....	54,558	34.7	3,629				
South British F. and M., Auckland.....	107,006	33.2	35,522				
Southern California, Los Angeles.....	93,720	36.1	30,026				
Southern, New Orleans.....	16,452	45.5	5,939				
Springfield F. and M., Springfield.....	82,005	45.5	37,355				
State Investment, San Francisco.....	160,180	54.0	83,338				
St. Paul, St. Paul.....	19,056	79.3	15,141				
Strails, Singapore.....	15,968	41.8	6,645				
Sun, London.....	32,227	52.3	16,854				
Sun Mutual, New Orleans.....	17,136	43.2	7,414				
Sun, San Francisco.....	146,920	39.7	58,453				
Svea, Gothenberg.....	20,104	19.5	26,022				
Tentonia, New Orleans.....	4,220	35.9	1,101				
Traders, Chicago.....	15,698	52.4	8,231				
Transatlantic, Hamburg.....	40,145	40.2	16,135				
Union F. and M., New Zealand.....	80,113	38.5	30,827				
Union, Philadelphia.....	10,980	22.2	2,440				
Union, San Francisco.....	20,735	45.8	9,652				
United, Manchester.....	19,240	40.7	8,989				

* From The Insurance and Finance Chronicle.

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
COLORADO—Continued.				CONNECTICUT—Continued.			
Lancashire, Manchester.....	\$6,018	\$882	14.7	Greenwich, Greenwich.....	\$410	\$555	135.3
Lion, London.....	23,330	10,891	46.7	Greenwich, New York.....	5,150	2,395	46.5
Liverpool and London and Globe, Liverpool.....	27,792	11,743	42.2	Guardian, London.....	18,221	5,795	31.9
London Assurance Corporation, London.....	4,442	2,103	47.4	Hamburg-Bremen, Hamburg.....	7,489	964	12.9
London and Lancashire, Liverpool.....	4,190	3,658	87.3	Hanover, New York.....	19,513	69.9	69.9
Merchants, Newark.....	7,014	3,264	41.3	Hartford County, Hartford.....	42,040	21,613	51.3
Michigan F. and M., Detroit.....	1,064	2,379	223.6	Hartford, Hartford.....	82,784	37,432	45.2
Milwaukee Mechanics, Milwaukee.....	6,391	3,076	48.1	Holyoke, Holyoke.....	6,763	5,436	80.4
National, Hartford.....	4,959	2,889	63.2	Home, New York.....	54,597	20,045	36.8
New Hampshire, Manchester.....	3,131	4,476	142.9	Howard, New York.....	14,825	10,626	71.8
New York Bowery, New York.....	2,959	716	24.2	Imperial, London.....	14,602	7,939	54.4
Niagara, New York.....	19,030	5,746	30.1	Insurance Company of North America, Phila.....	52,842	29,064	55.1
Northwestern National, Milwaukee.....	7,602	3,246	42.7	Insurance Co. of State of Pennsylvania, Phila.....	2,806	148	5.2
Northern, London.....	10,389	618	5.9	Jersey City, Jersey City.....	5,369	924	17.2
North American, Boston.....	473	.....	.....	Lancashire, Manchester.....	17,161	4,771	27.9
North British and Mercantile, London.....	20,054	7,788	38.8	Liberty, New York.....	4,131	.....	.....
Norwich Union, Norwich.....	9,877	4,197	42.5	Lion Fire, London.....	11,232	3,906	34.9
Oakland Home, Oakland.....	5,901	19	3	Litchfield, Litchfield.....	5,330	1,929	36.2
Oregon Fire and Marine, Portland.....	5,272	4,069	77.2	Liverpool and London and Globe, Liverpool.....	59,473	26,275	44.2
Oriental, Hartford.....	5,741	1,484	25.9	London Assurance Corporation, London.....	11,816	6,183	52.4
Pennsylvania, Philadelphia.....	22,652	15,971	70.7	London and Lancashire, London.....	11,677	2,769	23.7
Peoples, Manchester.....	441	.....	.....	Madison, Madison.....	346	200	57.8
Phoenix, Brooklyn.....	28,235	6,137	21.8	Merchants and Farmers, Worcester.....	4,169	6,361	152.5
Phoenix, Hartford.....	19,818	8,662	43.7	Merchants, Newark.....	17,260	10,710	62.3
Phoenix, London.....	6,748	2,147	31.8	Merchants, New York.....	5,408	5,752	106.3
Prescott, Boston.....	473	.....	.....	Merchants, Providence.....	7,206	3,722	51.6
Providence-Washington, Providence.....	18,422	4,530	24.6	Meriden, Meriden.....	22,948	15,114	46.2
Queen, Liverpool.....	14,759	9,847	67.1	Middlesex, Middletown.....	60,360	33,858	56.1
Royal, Liverpool.....	7,717	5,397	68.9	Milwaukee Mechanics, Milwaukee.....	8,128	5,150	63.4
Scottish Union and National, Edinburgh.....	19,357	6,071	31.5	Mutual, Harwin.....	553	.....	.....
Security, New Haven.....	8,817	2,466	27.9	Mutual, Norwich.....	32,086	12,142	37.8
Springfield F. and M., Springfield.....	17,666	7,664	44.7	National, Hartford.....	33,108	15,849	47.9
State Investment, San Francisco.....	3,250	1,740	53.5	New Hampshire, Manchester.....	7,596	3,961	52.6
State, Des Moines.....	15,972	14,202	88.9	New London, Norwich.....	16,445	4,466	27.2
St. Paul F. and M., St. Paul.....	15,960	7,515	48.8	New York Bowery, New York.....	3,456	715	20.7
Sun, San Francisco.....	4,460	3,300	74.1	Newark, Newark.....	40,744	26,602	65.4
Sun Fire Office, London.....	17,941	5,339	29.8	Niagara, New York.....	35,370	12,000	33.9
Syndicate, Minneapolis.....	865	.....	.....	North British and Mercantile, London.....	.....	.....	.....

Traders, Chicago.....	\$14,371	\$5,044	35.1	Northern, London.....	\$14,464	\$10,672	74.1
Union, San Francisco.....	10,116	3,948	38.9	Northwestern National, Milwaukee.....	3,562	69	1.9
United Firemen, Philadelphia.....	849	98	116.3	Norwalk, Norwalk.....	13,618	4,993	36.5
United States, New York.....	1,865	94	5.0	Norwich Union, Norwich.....	19,573	5,405	27.6
Western, Toronto.....	16,549	1,984	12.1	Orient, Hartford.....	24,558	5,383	21.9
Westchester, New Rochelle.....	7,439	4,452	59.9	Pacific, New York.....	6,714	6,714	65.8
Western Home, Sioux City.....	2,369	.....	85.6	Park, New York.....	937	14	1.4
Williamsburgh City, Brooklyn.....	2,992	2,560	.....	Pennsylvania, Philadelphia.....	11,415	2,811	24.7
Totals.....	\$924,197	\$381,144	42.2	Peoples, Manchester.....	5,215	9,597	182.3
				Peoples, Middletown.....	26,791	16,248	60.7
				Peoples, New York.....	2,437	3,889	160.2
				Phoenix, Brooklyn.....	31,597	64,387	203.8
				Phoenix, Hartford.....	73,942	26,937	36.5
				Phoenix, London.....	17,226	17,931	104.0
				Frescott, Boston.....	7,722	5,697	73.8
				Providence-Washington, Providence.....	13,476	6,686	49.5
				Queen, Liverpool.....	27,342	10,109	37.1
				Quincy, Quincy.....	1,256	.....	.....
				Rochester German, Rochester.....	3,672	808	22.1
				Rockville, Rockville.....	798	1,008	124.3
				Royal, Liverpool.....	24,776	11,332	45.7
				Scottish Union and National, Edinburgh.....	17,869	6,298	35.2
				Security, New Haven.....	138,669	60,083	40.4
				Springfield F. and M., Springfield.....	34,472	11,108	32.2
				Spring Garden, Philadelphia.....	2,247	.....	.....
				State, Hartford.....	9,276	2,214	23.9
				Sun Fire Office, London.....	10,214	3,193	31.3
				Tolland County, Tolland.....	27,021	19,468	72.0
				Traders, Chicago.....	9,927	1,112	11.2
				Transatlantic, Hamburg.....	877	1,003	114.3
				United Fire Reinsurance, Manchester.....	27,396	12,742	46.5
				United Firemen, Philadelphia.....	3,697	2,022	55.6
				United States, New York.....	2,402	287	11.9
				Union, Philadelphia.....	13,202	5,435	41.2
				Union, San Francisco.....	8,661	5,162	59.6
				Washington, Washington.....	306	1,100	359.4
				Westchester, New Rochelle.....	14,996	2,823	18.8
				Western, Toronto.....	1,785	2,138	119.7
				Williamsburgh City, Brooklyn.....	23,361	4,998	21.5
				Windham County, Brooklyn.....	13,166	.....	.....
Totals.....				Totals.....	\$2,020,016	\$994,779	49.2

Traders, Chicago.....	\$14,371	\$5,044	35.1
Union, San Francisco.....	10,116	3,948	38.9
United Firemen, Philadelphia.....	849	98	116.3
United States, New York.....	1,865	94	5.0
Western, Toronto.....	16,549	1,984	12.1
Westchester, New Rochelle.....	7,439	4,452	59.9
Western Home, Sioux City.....	2,369	.....	85.6
Williamsburgh City, Brooklyn.....	2,992	2,560	.....
Totals.....	\$924,197	\$381,144	42.2

CONNECTICUT.

Etina, Hartford.....	\$105,924	\$58,590	55.3
Agricultural, Watertown.....	29,152	15,497	53.3
American, Newark.....	12,818	6,863	63.2
American, New York.....	11,521	5,876	45.9
American, Philadelphia.....	33,970	10,369	31.2
American, Central, St. Louis.....	7,124	9,594	49.2
Anglo-Nevada, San Francisco.....	11,268	7,223	63.9
Atlantic F. and M., Providence.....	646	221	35.7
British America, Toronto.....	8,119	3,887	47.9
Buffalo German, Buffalo.....	5,302	7,163	135.1
Citizens, Cincinnati.....	93	.....	.....
Citizens, New York.....	15,396	4,599	29.9
Citizens, Pittsburgh.....	1,972	1,648	83.7
City of London Fire, London.....	8,227	5,673	68.9
Commerce, Albany.....	3,923	1,644	41.3
Commercial, San Francisco.....	3,127	2,557	81.7
Commercial, London.....	29,266	9,353	31.9
Connecticut, Hartford.....	37,695	14,540	38.7
Continental, New York.....	53,957	18,411	34.2
Danbury, Danbury.....	275	.....	.....
Eliot, Boston.....	6,760	1,954	28.8
Equitable F. and M., Providence.....	7,574	2,365	31.2
Farmers, Suffield.....	48	7	14.6
Farmington Valley, Farmington.....	399	10	3.2
Farragut, New York.....	3,794	1,375	36.3
Fire Association, Philadelphia.....	26,680	21,369	80.1
Fire Insurance Association, London.....	7,081	1,820	25.7
Firemen's Fund, San Francisco.....	12,628	13,173	104.3
Firemen's, Newark.....	10,492	6,651	63.4
First National, Worcester.....	1,750	2,091	154.3
Franklin, Philadelphia.....	16,097	12,931	13.1
German-American, New York.....	42,850	11,079	29.3
Germania, New York.....	22,438	11,079	49.5
Griffith F. and M., Philadelphia.....	10,659	5,717	53.9
Glens Falls, Glens Falls.....	9,675	8,408	88.9
Granite State, Portsmouth.....	3,852	7,125	185.9

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
DAKOTA.							
Etna, Hartford.....	\$5,509	\$1,173	21.3	Imperial, London.....	\$1,383	\$184	13.4
American Central, St. Louis.....	5,850	4,954	84.7	London Assurance Corporation, London.....	1,584	.....	.....
American, Philadelphia.....	17,739	12,657	71.5	Manufacturers and Builders, New York.....	895	.....	.....
Anglo-Nevada, San Francisco.....	4,666	3,737	81.1	Merchants, Newark.....	285	52	19.6
British America, Toronto.....	6,359	6,228	98.4	Mercantile F. and M., Boston.....	600	86	14.3
City of London, London.....	9,709	3,586	36.9	National, Hartford.....	1,000	83	8.3
Commercial, San Francisco.....	599	.....	.....	National, New York.....	444	444	77.4
Commercial Union, London.....	17,035	3,316	19.4	National Union, Washington.....	573	10,343	49.7
Connecticut, Hartford.....	11,208	2,840	25.4	New York Bowery, New York.....	20,824	1	1
Continental, New York.....	25,054	21,542	85.8	Niagara, New York.....	1,204	297	6.6
Dakota F. and M., Mitchell.....	69,341	21,870	31.6	North British and Mercantile, London.....	4,204	913	21.7
Dakota Mutual, Huron.....	46,261	15,828	34.3	Northwich Union, Norwich.....	8,738	1,171	13.4
Farmers Mutual Protective Assoc'n, Plankinton.....	183,669	167,382	90.9	Northwestern National, Milwaukee.....	574	500	87.1
Fidelity, Huron.....	14,038	167,382	90.9	Orient, Hartford.....	2,412	68	2.8
Fireman's Fund, San Francisco.....	9,856	4,347	44.1	Pennsylvania, Philadelphia.....	1,958	56	2.8
Fire Insurance Association, London.....	7,388	3,786	51.2	Pennsylvania, Philadelphia.....	21,162	7,746	36.6
Fire Association, Philadelphia.....	14,452	13,847	96.2	Pennsylvania, Philadelphia.....	1,858	495	26.6
German-American, New York.....	37,444	9,337	24.9	Providence-Washington, Providence.....	9,347	1,634	17.5
German, Freeport.....	26,059	7,841	29.1	Riggs, Washington.....	185	.....	.....
Germania, New York.....	702	1,120	15.9	St. Paul F. and M., St. Paul.....	322	.....	.....
Hartford, Hartford.....	22,193	11,950	53.9	Security, New Haven.....	2,642	686	25.9
Hamburg-Bremen, Hamburg.....	6,586	3,657	55.5	Springfield F. and M., Springfield.....	1,175	97	8.2
Imperial, London.....	2,132	1,930	90.6	Spring Garden, Philadelphia.....	787	.....	.....
Insurance Company of Dakota, Sioux Falls.....	78,517	15,666	19.9	Sun Fire Office, London.....	1,459	221	15.2
Insurance Company of North America, Phila.....	31,584	13,891	43.9	Transatlantic, Hamburg.....	185	.....	.....
Liverpool and London and Globe, Liverpool.....	10,686	351	3.2	Union, San Francisco.....	2,239	1,383	61.7
Lancashire, Manchester.....	4,844	2,573	51.9	United Fireman's, Philadelphia.....	764	2,551	464.7
Minneapolis Mutual, Minneapolis.....	2,804	.....	.....	Virginia F. and M., Richmond.....	607	32	5.2
Mutual, Chicago.....	1,993	.....	.....	Western, Pittsburgh.....	2,878	.....	.....
Niagara, New York.....	16,980	9,270	54.9	Westchester, New Rochelle.....	1,217	49	4.0
National, Hartford.....	7,007	5,353	76.4	Western, Toronto.....	.....	.....	.....
North British and Mercantile, London.....	21,583	10,691	50.4	<i>Supplemental Report.</i>			
Northern, London.....	5,200	1,391	26.7	Albany, Albany.....	832	.....	.....
Northwestern Mutual, Watpeton.....	12,276	19,038	155.0	Anglo-Nevada, San Francisco.....	448	.....	.....
Northwestern National, Milwaukee.....	6,922	550	7.9	California, San Francisco.....	298	.....	.....
Orient, Hartford.....	9,591	9,684	101.7	Commercial, San Francisco.....	167	.....	.....
Phoenix, Brooklyn.....	67,069	33,901	50.5	Firemen's, Baltimore.....	1,349	.....	.....
Phoenix, Hartford.....	18,884	5,733	30.3				

Phoenix, London.....	\$5,396	\$6.3	Franklin, Washington.....	\$21,056	\$4,189	29.4
Peoples, Manchester.....	1,266	43.1	German-American, Washington.....	15,233	3,018	19.8
Pennsylvania, Philadelphia.....	15,449	43.1	Girard F. and M., Philadelphia.....	5,291	6	1.2
Pierre F. and M., East Pierre.....	3,053	13.2	Hamburg-Bremen, Hamburg.....	1,195	8	.5
Queen, Liverpool.....	18,493	41.4	Home, Baltimore.....	1,175	1,175	6.9
St. Paul F. and M., St. Paul.....	64,890	54.5	Howard, New York.....	1,883	89	6.9
Sun Fire Office, London.....	3,995	98.1	Insurance Company of North America, Phila.....	4,484	2,855	63.7
Syndicate, Minneapolis.....	4,428	39.1	Lancashire, Manchester.....	2,177	281	13.9
State, Des Moines.....	5,624	30.4	London and Lancashire, Liverpool.....	2,188	2,858	130.6
Springfield F. and M., Springfield.....	20,037	39.9	London and Lancashire, Liverpool.....	357	.....	.....
Traders, Chicago.....	10,635	87.1	Maryland, Baltimore.....	9	.....	.....
Watertown, Watertown.....	35,653	9.9	Mercantile, New York.....	175	.....	.....
Western, Sioux Falls.....	38,441	4.53	Merchants, Providence.....	14,185	3,969	94.8
Western Home, Sioux City.....	10,877	1.81	Mutual Protection, Washington.....	14,941	1,755	11.8
Western, Toronto.....	6,565	59.4	National Metropolitan, Washington.....	10	.....	.....
Yankton, Yankton.....	65,127	45.4	North American, Boston.....	1,757	608	34.4
Totals.....	\$1,137,069	49.6	Phoenix, Brooklyn.....	3,792	2,697	84.7
			Phoenix, Hartford.....	3,072	2,603	84.7
			Phoenix, London.....	554	.....	.....
			Potomac, Baltimore.....	1,706	37	2.2
			Queen, Liverpool.....	393	.....	.....
			Reading, Reading.....	3,524	631	17.9
			Royal, Liverpool.....	563	.....	.....
			Union, Philadelphia.....	598	400	66.9
			Williamsburgh City, Brooklyn.....	.....	.....	.....
			Totals.....	\$296,343	\$57,671	32.9
			Ætna, Hartford.....	\$7,149	\$4,154	58.1
			Commercial Union, London.....	4,819	1,662	34.5
			Continental, New York.....	12,120	6,653	54.9
			Hamburg-Bremen, Hamburg.....	5,234	1,290	24.7
			Hartford, Hartford.....	32,171	15,937	49.5
			Hibernia, New Orleans.....	15,467	7,038	45.4
			Howard, New York.....	995	3,198	321.4
			German-American, New York.....	5,713	2,006	35.1
			Imperial, London.....	11,393	1,519	13.4
			Lion, London.....	4,754	4,855	102.1
			Liverpool and London and Globe, Liverpool.....	38,802	16,650	42.9
			Niagara, New York.....	4,723	1,050	22.3
			North British and Mercantile, London.....	13,672	7,100	52.3
			Orient, Hartford.....	3,228	391	12.1
			Phoenix, Brooklyn.....	34,010	9,038	26.5
			Phoenix, Hartford.....	14,730	7,119	48.5
			Providence-Washington, Providence.....	24,433	13,554	55.5
			Queen, Liverpool.....	4,752	8,432	177.4
			St. Paul F. and M., St. Paul.....	6,078	1,147	18.9
			Savannah F. and M., Savannah.....	337	.....	.....

* Losses paid.

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
FLORIDA—Continued.			
Scottish Union and National, Edinburgh	\$5,500	\$9,503	61.6
Southern, New Orleans	2,353	20,839	84.7
Springfield F. and M., Springfield	24,603	2,940	36.8
Sun Mutual, New Orleans	8,005	1,940	38.9
Transatlantic, Hamburg	3,074	1,194	38.9
Travelers, Hartford	7,681	2,258	29.4
Western, Toronto	18,004	10,135	56.2
Totals	\$313,990	\$153,731	48.9
GEORGIA.			
Amazon, Cincinnati	\$159	.....	.....
American Surety, New York	1,794	\$6,289	54.7
American, Philadelphia	66,239	21,186	32.1
Atlanta Home, Atlanta	11,519	6,604	57.3
British America, Toronto	7,036	1,604	22.8
British and Foreign Marine, Liverpool	11,525	7,733	66.6
Citizens, New York	8,000	8,954	111.7
Commercial Union, London	30,347	13,268	43.8
Continental, New York	38,072	7,565	19.9
Connecticut, Hartford	12,145	341	2.9
Employers Liability, London	1,495	2,140	143.1
Fidelity and Casualty, New York	7,462	2,877	38.6
Fire Insurance Association, London	11,738	11,164	94.8
Fire Association, Philadelphia	15,216	8,708	57.2
Factories and Traders, New Orleans	11,902	8,708	73.2
German-American, New York	27,412	8,708	31.8
Georgia Home, Columbus	70,655	34,181	48.4
Guardian, London	13,591	6,588	48.5
Guarantee of North America	10,844	7,761	71.6
Harford Steamboiler Insp. and Ins. Co., Hartford	1,066	3,396	311.1
Hanover, New York	708	.....	.....
Hamburg-Bremen, Hamburg	11,919	15,387	129.0
Hartford, Hartford	17,194	8,466	49.3
Home, New York	38,660	10,639	27.5
Imperial, London	78,692	53,788	68.3
Insurance Company of North America, Phila.	17,000	12,041	70.8
	28,486	16,048	56.3
IDAHO—Continued.			
Scottish Union and National, Edinburgh	\$413	.....	.....
Traders, Chicago	173	.....	.....
Union, San Francisco	900	.....	.....
Western, Toronto	273	.....	.....
Totals	\$67,275	\$423	1.6
ILLINOIS.			
Æna, Hartford	\$198,418	\$89,799	45.4
Addison Farmers Mutual, Addison	4,033	2,294	56.9
Agricultural, Watertown	109,765	30,726	27.9
Alleman, Pittsburg	28,227	16,476	58.4
Amazon, Cincinnati	24,372	20,606	84.9
American Central, St. Louis	97,143	51,043	52.6
American, Boston	20,367	4,403	21.9
American, Newark	45,443	13,922	30.7
American, New York	26,786	21,788	81.3
American, Philadelphia	100,536	85,237	84.4
Anglo-Nevada, San Francisco	40,857	36,306	88.9
Armenia, Pittsburg	6,806	3,918	57.5
Atlantic F. and M., Providence	8,757	8,328	95.1
Boatman's F. and M., Pittsburg	13,475	9,724	72.1
Boston Marine, Boston	92,972	130,297	142.2
Boylston, Boston	30,748	23,145	75.4
British America, Toronto	84,466	51,241	60.6
British and Foreign Marine, Liverpool	9,103	.....	.....
Buffalo German, Buffalo	40,864	14,998	36.7
Burlington, Burlington	18,001	11,013	61.2
California, San Francisco	28,665	15,958	55.6
Central Manufacturers Mutual, Van Wert	8,062	10,269	127.3
Citizens, Cincinnati	10,982	10,632	97.6
Citizens, New York	47,301	22,685	47.9
Citizens, Pittsburg	22,026	12,167	55.2
Citizens, St. Louis	13,281	10,066	75.7
City of London, London	30,546	30,952	101.4
Commercial Union, London	135,973	79,471	58.2
Commercial, San Francisco	35,662	25,517	71.5
Commonwealth Mutual, Decatur	30,954	12,968	41.9

Lancashire, Manchester.....	\$15,299	\$18,473	73.3	Commonwealth, New York.....	\$21,827	\$18,904	88.2
Lion, London.....	14,135	38,317	54.3	Concordia, Milwaukee.....	36,949	17,334	47.3
Liverpool and London and Globe.....	78,590	38,614	49.2	Connecticut, Hartford.....	88,125	41,358	50.4
London Assurance Corporation, London.....	14,455	18,818	38.8	Continental, New York.....	168,819	79,976	47.4
London and Lancashire, Liverpool.....	20,115	18,818	53.7	Delaware Mutual Safety, Philadelphia.....	60,859	7,880	96.9
Macon, Macon.....	11,904	4,518	40.4	Detroit F. and M., Detroit.....	31,321	19,021	60.8
Mechanics, Brooklyn.....	20,107	12,047	59.7	Dwelling House, Boston.....	20,955	2,325	79.9
Mechanics, Newark.....	24,174	15,712	64.9	Eagle, New York.....	21,684	13,545	62.4
Norwich Union, Norwich.....	18,494	7,993	42.8	Elton, Boston.....	22,031	13,545	77.3
North British and Mercantile, London.....	17,557	19,451	40.9	Enterprise F. and M., Cincinnati.....	14,393	9,125	63.4
Niagara, New York.....	10,604	12,964	121.7	Equitable F. and M., Providence.....	19,111	13,946	78.9
Northern, New York.....	23,514	7,335	31.8	Exchange, New York.....	13,593	7,266	73.5
Orient, Hartford.....	1,255	19,555	65.6	Farmers, York.....	34,180	21,096	61.1
Phoenix, London.....	20,826	19,555	65.6	Fidelity, New York.....	8,963	7,057	78.8
Phenix, Brooklyn.....	47,287	15,731	33.3	Fidelity F. and M., Cincinnati.....	4,331	2,687	61.6
Phoenix, Hartford.....	30,854	23,888	77.6	Fire Association, Philadelphia.....	170,995	100,127	62.1
Queen, Liverpool.....	37,128	25,511	68.8	Fire Association, New York.....	18,373	9,616	52.3
Royal, Liverpool.....	73,616	76,459	103.8	Fire Association, Philadelphia.....	62,388	101.5	101.5
Rochester German, Rochester.....	9,863	9,860	99.3	Fire Insurance Association, London.....	11,815	11,815	63.9
Rome, Rome.....	22,497	5,138	22.8	Fire Insurance Company Co. of Philadelphia.....	18,592	11,815	63.9
South British and National, Edinburgh.....	14,318	11,215	78.4	Firemans Fund, San Francisco.....	82,823	55,773	67.4
Southern Mutual, Athens.....	237,193	65,390	27.6	Firemans, Baltimore.....	19,122	11,945	62.6
Western Fire Office, London.....	14,819	1,559	10.6	Firemans, Boston.....	21,959	19,327	88.3
Western, Toronto.....	30,259	1,559	79.4	Firemans, Chicago.....	21,709	13,759	63.1
Westchester, New Rochelle.....	6,344	12,958	204.3	Firemans, Dayton.....	18,648	14,057	75.6
Williamsburgh City, Brooklyn.....	36,502	18,427	50.5	Firemans, Newark.....	13,138	54.5	54.5
Totals.....	\$1,480,360	\$753,018	50.8	Forest City, Rockford.....	100,277	25,716	25.6
				Franklin, Columbus.....	14,422	8,742	60.7
				Franklin, Philadelphia.....	125,429	11,900	46.7
				German-American, New York.....	24,644	77,037	61.7
				German-American, New York.....	21,015	22,304	106.1
				German Ins. and Savings Institution, Quincy.....	226,570	14,008	90.5
				German, Freeport.....	75,567	35,725	47.2
				German, Peoria.....	23,019	12,672	55.0
				German, Pittsburgh.....	21,605	26,976	124.8
				Germania, New Orleans.....	116,530	40,000	41.2
				Germania, New York.....	71,068	34,733	46.1
				Ghirard F. and M., Philadelphia.....	80,887	37,534	46.4
				Glens Falls, Glens Falls.....	10,903	8,106	74.4
				Grand Rapids, Grand Rapids.....	15,391	9,959	64.7
				Granite State, Portsmouth.....	33,170	17,378	52.4
				Greenwich, New York.....	48,604	24,865	53.2
				Guardian, London.....	10,181	4,962	48.7
				Guardian, New York.....	96,937	53,177	54.9
				Hamburg-Bremen, Hamburg.....	94,576	46,646	49.3
				Hanover, New York.....	222,095	92,661	41.8
				Hartford, Hartford.....	20,927	18,900	93.2
				Held, Madison.....	336,910	162,701	48.3
				Home, New York.....	37,383	21,203	77.4
				Howard, New York.....			

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Premiums to Losses.
<i>ILLINOIS—Continued.</i>			
Illinois Mutual, Alton.....	\$22,688	\$13,225	58.2
Imperial, London.....	44,542	32,466	72.9
Insurance Company of North America, Phila.....	181,819	95,701	52.6
Ins. Co. of the State of Pennsylvania, Phila.....	30,292	17,841	58.9
Jefferson, New York.....	12,328	5,701	46.1
Jersey City, Jersey City.....	8,721	2,880	33.1
Kenton, Covington.....	13,889	10,555	75.9
Kings County, Brooklyn.....	19,711	6,697	34.1
Lafayette, Brooklyn.....	10,221	6,073	59.6
Lancashire, Manchester.....	75,601	48,472	64.1
Liberty, New York.....	9,296	20,970	322.3
Lion, London.....	47,275	36,784	82.1
Liverpool and London and Globe, Liverpool.....	196,666	85,107	43.2
London Assurance, London.....	33,975	45,223	83.9
London and Lancashire, Liverpool.....	35,434	19,595	55.1
Long Island, Brooklyn.....	16,997	9,492	57.5
Louisville Underwriters, Louisville.....	32,655	23,359	71.7
Lumbermens, Philadelphia.....	19,421	11,471	59.1
Mannheim, Mannheim.....	6,355	4,925	78.8
Manufacturers and Builders, New York.....	25,394	13,334	52.5
Manufacturers and Merchants, Pittsburgh.....	12,368	9,435	76.1
Manufacturers and Merchants, Rockford.....	14,512	10,699	73.8
Manufacturers Mutual, Indianapolis.....	3,874	525	109.7
Marine, St. Louis.....	6,288	6,899	109.7
Mechanics, Philadelphia.....	13,816	7,297	52.9
Mechanics and Traders, New Orleans.....	10,449	17,158	164.0
Mercantile F. and M., Boston.....	26,766	7,999	25.5
Mercantile, Cleveland.....	22,874	22,707	99.2
Mercantile, New York.....	5,657	6,730	118.9
Merchants, Newark.....	36,445	19,567	53.8
Merchants, New York.....	11,902	14,006	117.8
Merchants, Providence.....	18,980	13,946	73.4
Michigan F. and M., Detroit.....	15,775	10,022	63.4
Millers Mutual, Alton.....	97,813	10,752	38.7
Millers National, Chicago.....	173,460	32,186	18.7
Millers and Manufacturers Mutual, Minneapolis.....	173,934	10,802	60.4
Milwaukee Mechanics, Milwaukee.....	80,804	34,753	43.1
Minneapolis Mutual, Minneapolis.....	6,480	5,938	92.4
<i>INDIANA.*</i>			
Æna, Hartford.....	\$68,661	\$33,186	48.3
Agricultural, Watertown.....	5,821	2,454	42.2
American Central, St. Louis.....	5,363	11,078	200.6
American, Newark.....	5,702	4,189	73.4
American, New York.....	1,719	315	18.3
American, Philadelphia.....	32,372	21,869	67.5
Anglo-Nevada, San Francisco.....	4,697	6,155	67.9
British America, Toronto.....	9,066	.....	.....
Totals.....	\$9,100,676	\$5,069,520	55.7

Ratio of Premiums to Losses.

NAME OF COMPANY.

Premiums.

Losses.

Ratio of Premiums to Losses.

*ILLINOIS—Continued.**ILLINOIS—Continued.**INDIANA.**

Mississippi Valley Manuf'rs Mutual, Rock Island.....	\$4,043	65.7	\$16,159	Buffalo German, Buffalo.....	\$14,400	71.9
Mutual, Chicago.....	10,453	52.5	10,176	California, San Francisco.....	1,331	24.7
Mutual Union, Moline.....	14,016	72.6	10,177	Citizens, Evansville.....	26,654	21.6
National, Hartford.....	58,861	52.8	32,228	Citizens, New York.....	5,754	53.3
National, New York.....	14,224	57.8	13,991	Citizens, St. Louis.....	13,430	76.9
Neptune F. and M., Boston.....	25,834	79.7	20,556	City of London, London.....	2,952	30.7
Newark, Newark.....	20,302	70.7	9,676	Commercial Union, London.....	4,218	80.1
New Hampshire, Manchester.....	66,163	28.2	18,672	Commerce, Albany.....	1,592	1.1
New York Bowers, New York.....	24,372	78.8	19,227	Concordia, Milwaukee.....	1,885	33.9
New York Equitable, New York.....	14,404	47.3	6,817	Connecticut, Hartford.....	9,980	55.2
New York, New York.....	19,103	70.7	13,514	Continental, New York.....	11,494	75.3
Niagara, New York.....	100,104	48.2	48,332	Detroit F. and M., Detroit.....	105,090	111.6
North British and Mercantile, London.....	111,740	62.9	70,466	Farmers, York.....	10,753	75.5
North River, New York.....	8,760	71.4	714	Farmers, New York.....	14,486	75.5
Northern, London.....	70,645	52.8	37,870	Farragut, New York.....	1,187	43.9
Northwestern National, Milwaukee.....	97,596	31.9	31,128	Fire Association, Philadelphia.....	22,326	59.7
Northwestern Mutual, Rock Island.....	6,500	35.7	2,322	Fire Insurance Association, London.....	8,538	74.9
Norwich Union, Norwich.....	78,459	41.1	32,260	Firemen, Dayton.....	7,557	10.7
Orient, Hartford.....	63,481	55.7	35,356	Firemans, Newark.....	638	26.2
Oaklath Mutual, Oshkosh.....	3,356	58.5	2,229	Firemans Fund, San Francisco.....	27,262	55.8
Packers and Provision Dealers, Chicago.....	17,491	72.9	12,684	Franklin, Indianapolis.....	52,516	56.3
Pacific Mutual, Alton.....	4,124	9.9	412	Franklin, Philadelphia.....	6,793	20.1
Pacific, New York.....	12,265	57.6	2,372	German, Freeport.....	29,033	52.9
Park, New York.....	4,262	55.7	2,372	German, Peoria.....	54,837	44.5
Pennsylvania, Pittsburgh.....	65,191	76.1	49,587	German, Pittsburgh.....	10,168	31.3
Peoples, New York.....	19,851	31.4	9,888	German, Quincy.....	1,115	179.3
Peoples, Pittsburgh.....	18,766	86.6	6,220	German Mut., Indianapolis.....	13,007	19.2
Peoples, Brooklyn.....	14,840	51.2	13,264	German-American, New York.....	35,573	65.4
Phoenix, Hartford.....	42,748	51.2	226,746	Germania, New York.....	54,573	59.6
Phoenix Mutual, Cincinnati.....	16,122	44.9	75,931	Girard F. and M., Philadelphia.....	19,438	49.8
Phoenix, London.....	74,054	39.6	29,366	Glens Falls, Glens Falls.....	4,321	119.3
Prescott, Boston.....	15,937	75.8	12,052	Granite State, Manchester.....	12,254	12.5
Protective Mutual, Hyde Park.....	33,500	7.3	1,799	Guardian, London.....	2,895	137.0
Providence-Washington, Providence.....	33,405	58.8	19,622	Hamburg-Bremen, Hamburg.....	9,589	86.6
Queens, Liverpool.....	9,683	67.5	128,061	Hanover, New York.....	7,870	52.7
Reading, Reading.....	18,580	74.6	13,877	Hartford, Hartford.....	26,566	59.7
Reliance Mutual, Dubuque.....	4,442	26.2	10,064	Hibernia, New Orleans.....	64,921	65.5
Reliance, Philadelphia.....	23,774	39.7	9,447	Home, New York.....	4,543	64.2
Rochester German, Rochester.....	23,418	52.2	23,417	Howard, New York.....	126,045	59.9
Rochester, Rochester.....	263,528	34.4	90,436	Imperial, London.....	3,215	44.9
Royal, Liverpool.....	91,399	40.5	36,080	Indiana, Indianapolis.....	6,435	60.1
Royal, New York.....	11,190	65.8	7,356	Insurance Company of North America, Phila.....	32,374	60.9
St. Paul F. and M., St. Paul.....	117,354	30.4	72,770	Insurance Company of Dakota, Sioux Falls.....	35,516	54.9
Scottish Union and National, Edinburgh.....	63,191	70.4	19,210	Lancashire, Manchester.....	3,823	18.7
Security, Cincinnati.....	13,767	73.8	9,715	Lancashire, Manchester.....	6,362	26.4
Security, New Haven.....	19,075	57.2	14,093	Lion Fire, London.....	414	26.4
Southern California, Los Angeles.....	5,949	57.2	3,401	Liverpool and London and Globe, Liverpool.....	40,190	72.1
				Liverpool Assurance Corp., Liverpool.....	12,085	17.6
				London and Lancashire, Liverpool.....	9,196	53.2
				Louisville Underwriters, Louisville.....	9,990	82.3

* Losses paid.

NAME OF COMPANY	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
INDIANA—Continued.				IOWA—Continued.			
Merchants, Newark.....	\$5,335	\$3,523	66.1	Hawkeye, Des Moines.....	\$215,264	\$69,888	32.6
Merchants, New York.....	2,884	1,568	54.4	Hanover, New York.....	29,285	29,323	107.4
Michigan F. and M., Detroit.....	10,700	3,721	30.6	Hartford, Hartford.....	78,446	49,536	63.2
Milwaukee Mechanics, Milwaukee.....	16,302	15,986	98.1	Hekla, Madison.....	7,931	5,279	73.1
Mt. Holly, New Jersey.....	7,250	12,033	165.9	Hibernia, New Orleans.....	5,474	7,955	122.5
National, Hartford.....	20,010	16,051	80.2	Home, New York.....	30,550	87,300	286.7
Newark, Newark.....	467	50	10.7	Howard, New York.....	.....	.....	.....
New Hampshire, Manchester.....	11,857	3,639	30.9	Imperial, London.....	3,692	4,534	122.8
New York Bowery, New York.....	7,327	7,882	107.5	Insurance Co. of North America, Philadelphia.....	6,881	40,320	586.9
Niagara, New York.....	36,559	23,573	64.6	Insurance Co. of Dakota, Sioux Falls.....	62,630	40,320	64.4
Northern, London.....	21,636	9,760	45.3	Insurance Co. of the State of Pa., Philadelphia.....	5,497	100	1.8
North British and Mercantile, London.....	55,454	40,866	73.7	Iowa State Mutual, Keokuk.....	75,593	40,618	53.7
Northwestern Nat., Milwaukee.....	31,712	10,666	33.5	Lancashire, Manchester.....	14,871	10,257	78.9
Norwich Union, Norwich.....	15,318	6,566	42.9	Lebanon, New York.....	2,036	1,592	78.6
Ohio Farmers, Leroy.....	104,760	75,912	72.3	Liverpool and London and Globe, Liverpool.....	40,325	31,148	77.3
Orient, Hartford.....	14,771	6,688	45.3	London Assurance Corp., London.....	6,522	7,021	107.3
Pacific, New York.....	3,746	1,157	30.9	London and Lancashire, Liverpool.....	5,351	1,698	30.6
Pennsylvania, Philadelphia.....	26,132	35,516	135.9	Louisville Underwriters, Louisville.....	3,970	2,091	52.7
Peoples, Pittsburgh.....	2,610	754	28.9	Mercantile F. and M. Boston.....	5,810	939	16.2
Peoples, Manchester.....	4,039	153	3.7	Merchants, Newark.....	7,718	4,154	53.8
Phoenix, Brooklyn.....	197,527	135,599	68.8	Merchants, Providence.....	3,144	2,258	71.9
Phoenix, Hartford.....	122,462	61,477	50.4	Michigan F. and M., Detroit.....	4,113	4,912	119.4
Phoenix, London.....	13,343	14,595	109.3	Merchants and Bankers Mutual, Des Moines.....	46,489	13,914	29.9
Queen, Liverpool.....	33,010	22,140	67.7	Milwaukee Mechanics Mutual, Milwaukee.....	27,233	17,514	64.5
Rochester German, Rochester.....	13,440	7,241	54.1	National, Hartford.....	14,727	13,586	92.1
Royal, Liverpool.....	81,733	41,200	50.5	Newark, Newark.....	270	.....	.....
St. Paul F. and M., St. Paul.....	5,104	686	13.4	New Hampshire, Manchester.....	15,092	7,665	47.9
Scottish Union and National, Edinburgh.....	1,976	7	.3	New York Bowery, New York.....	2,194	1,381	63.1
Springfield F. and M., Springfield.....	42,127	26,052	61.9	Niagara, New York.....	24,504	20,835	85.1
Spring Garden, Philadelphia.....	6,259	3,931	62.8	Northern, London.....	11,725	8,941	76.4
Sun Fire Office, London.....	8,122	10,755	131.2	North British and Mercantile, London.....	40,180	25,922	64.5
Tetonia F. and M., Dayton.....	8,604	4,096	47.6	Northwestern National, Milwaukee.....	40,193	22,256	55.4
Traders, Chicago.....	20,351	17,545	86.4	Norwich Union, Norwich.....	10,245	11,117	108.5
Union, San Francisco.....	8,160	5,810	71.2	Oakland Home, Oakland.....	17,060	12,046	70.5
United States, New York.....	1,323	240	18.2	Ohio Farmers, Leroy.....	531	.....	.....
United Firemen, Philadelphia.....	3,828	1,218	31.9	Orient, Hartford.....	12,322	8,904	72.4
Washington F. and M., Boston.....	3,883	1,218	31.9	Pacific, New York.....	1,870	1,123	60.1
Westchester, New Rochelle.....	30,248	12,760	42.3	Pennsylvania, Philadelphia.....	20,803	14,973	68.6

	\$15.48/ 14.641	\$12.233 1.543	81.2 10.5
Western, Toronto.....			
Williamsburgh City, Brooklyn.....			
Totals.....	\$4,546,170	\$1,564,372	61.4
IOWA.			
Anna, Hartford.....	\$40,172	\$10,230	95.4
Agricultural, Watertown.....	5,053	695	13.8
Amazon, Cincinnati.....	9,009	3,967	44.7
American, Boston.....	3,381	2,444	72.3
American, Newark.....	4,720	400	8.4
American Central, St. Louis.....	15,202	11,355	74.7
American, New York.....	2,016	1,271	48.5
American, Philadelphia.....	20,551	15,487	75.3
Anglo-Nevada, San Francisco.....	4,965	5,700	114.8
Boatman F. and M., Pittsburgh.....	4,858	1,625	33.4
Boylston, Boston.....	1,452	734	50.6
British America, Toronto.....	10,364	7,834	75.3
Buffalo German, Buffalo.....	12,070	7,768	64.8
Burlington, Burlington.....	\$6,127	16,127	26.8
Capital, Des Moines.....	100,825	25,428	25.2
California, San Francisco.....	2,027	425	20.9
Citizens, New York.....	13,664	14,662	107.3
Citizens, Pittsburgh.....	3,584	1,620	45.3
City of London, London.....	7,053	3,412	48.4
Commercial Union, London.....	29,822	19,272	64.7
Concordia, Milwaukee.....	10,686	6,104	57.1
Connecticut, Hartford.....	26,516	20,476	71.9
Continental, New York.....	170,498	68,064	39.9
Council Bluffs, Council Bluffs.....	81,073	46,555	57.4
Des Moines, Des Moines.....	69,444	28,340	40.8
Detroit F. and M., Detroit.....	3,885	6,197	159.5
Dwelling House, Boston.....	15,325	3,065	20.1
Dubuque F. and M., Dubuque.....	39,324	10,788	27.5
Equitable F. and M., Providence.....	3,144	2,229	70.9
Farmers, Cedar Rapids.....	187,611	68,985	36.7
Farmers, York.....	18,410	10,963	59.6
Fireman's Fund, San Francisco.....	15,229	6,263	39.6
Fire Insurance Association, London.....	11,841	10,871	92.2
Franklin, Philadelphia.....	11,957	4,073	34.2
German Mutual, Davenport.....	2,567	2,472	96.2
German, Freeport.....	86,541	31,856	36.8
German, Peoria.....	12,646	11,461	90.9
Germania, New York.....	13,192	8,228	62.8
Girard F. and M., Philadelphia.....	13,681	1,921	14.1
Glens Falls, Glens Falls.....	9,132	4,157	45.5
Guardian, London.....	7,088	4,999	69.5
Hamburg-Bremen, Hamburg.....	8,679	4,772	53.7
Peoples, Manchester.....	\$2,810	\$1,422,126	48.9
Phenix, Brooklyn.....	\$1,630	\$18,405	62.8
Phenix, Hartford.....	60,996	208	4.2
Phenix, London.....	12,230	5,972	62.8
Providence-Washington, Providence.....	3,412	10,395	40.1
Queen, Liverpool.....	24,773	1	.04
Reliance Mutual, Dubuque.....	5,288	33,404	124.0
Rochester German, New York.....	10,079	3,631	16.6
Rockford, Rockford.....	59,111	723	27.5
Royal, Liverpool.....	16,912	4,445	53.2
St. Paul F. and M., St. Paul.....	33,781	30,694	42.8
Scottish Union and National, Edinburgh.....	3,651	.....	.....
Security, Davenport.....	60,795	6,893	103.6
Springfield F. and M., Springfield.....	53,528	11,756	176.2
Sun, San Francisco.....	3,529	94,842	88.3
Sun Fire Office, London.....	13,290	15,226	18.186
State, Des Moines.....	176,051	13,518	19.4
Traders, Chicago.....	14,176	8,938	68.9
Union, Philadelphia.....	5,600	6,337	36.7
United, San Francisco.....	1,448	13,024	98.9
United Firemen's, Philadelphia.....	641	.....	.....
United States, New York.....	49,173	9,193	18.7
Western Home, Sioux City.....	22,999	9,124	39.6
Westchester, New Rochelle.....	12,050	5,460	44.8
Williamsburgh City, Brooklyn.....			
Totals.....	\$2,905,365	\$1,422,126	48.9
KANSAS.			
Anna, Hartford.....	\$49,351	\$18,405	62.8
Agricultural, Watertown.....	4,852	208	4.2
American, Newark.....	9,515	5,972	62.8
American Central, St. Louis.....	25,733	10,395	40.1
American, New York.....	2,348	1	.04
American, Philadelphia.....	26,972	33,404	124.0
Anglo-Nevada, San Francisco.....	21,982	3,631	16.6
Boylston, Boston.....	2,633	723	27.5
British America, Toronto.....	8,381	4,445	53.2
Burlington, Burlington.....	71,692	30,694	42.8
California, San Francisco.....	753	.....	.....
Citizens, New York.....	6,692	6,893	103.6
City of London, London.....	6,670	11,756	176.2
Commercial Union, London.....	94,842	90,714	88.3
Concordia, Milwaukee.....	15,226	18,186	19.4
Connecticut, Hartford.....	83,746	13,518	40.1
Continental, New York.....	119,993	8,938	68.9
Dwelling House, Boston.....	17,323	6,337	36.7
Fire Association, London.....	13,024	13,024	98.9

NAME OF COMPANY.				NAME OF COMPANY.			
Premiums.	Losses.	Ratio of, Losses to Premiums.		Premiums.	Losses.	Ratio of, Losses to Premiums.	
LOUISIANA.				MAINE—Continued.			
Atna, Hartford.....	\$8,138	\$6,070	74.4	Commercial Union, London.....	\$24,012	\$30,160	125.3
American, Philadelphia.....	18,167	17,157	94.8	Connecticut, Hartford.....	20,488	16,113	78.6
American Steamboiler, New York.....	1,356	.....	.....	Continental, New York.....	13,622	2,116	15.6
British and Foreign Marine, Liverpool.....	105,352	197	.1	Dwelling House, Boston.....	6,889	3,780	54.9
California, San Francisco.....	1,136	.....	.....	Elliot, Boston.....	1,997	89	4.1
Commercial Union, London.....	14,298	14,199	99.3	Equitable F. and M., Providence.....	3,885	609	15.7
Crescent, New Orleans.....	13,837	45,461	328.5	Fire Association, Philadelphia.....	26,434	21,140	80.1
Dakota F. and M., Mitchell.....	73,809	47,954	64.9	Fire Insurance Association, London.....	6,496	2,994	46.1
Employers' Liability, London.....	1,500	38	2.5	Firemans Fund, San Francisco.....	3,567	176	4.9
Fire Association, London.....	148	371	250.7	Firemans, Boston.....	3,321	127	3.7
Fire Association, Philadelphia.....	6,402	1,374	21.2	First National, Worcester.....	10,578	4,834	45.6
Firemans, New Orleans.....	5,141	2,232	43.4	Franklin, Philadelphia.....	8,421	3,168	37.6
German-American, New York.....	58,752	(*)	.....	German-American, New York.....	14,812	9,442	63.8
Germania, New Orleans.....	7,552	11,932	158.0	Germania, New York.....	8,082	1,749	21.6
Germany, New York.....	48,332	(*)	.....	Girard F. and M., Philadelphia.....	2,085	25	1.2
Hamburg-Bremen, Hamburg.....	7,734	14,722	19.1	Granite State, Portsmouth.....	12,547	5,834	46.7
Hartford, Hartford.....	5,578	597	9.0	Greenwich, New York.....	2,638	2,238	83.6
Hibernia, New Orleans.....	20,727	3,920	18.9	Guardian, London.....	12,263	4,869	39.6
Home, New Orleans.....	56,356	37,462	66.5	Hamburg-Bremen, Hamburg.....	1,597	108	6.7
Home, New York.....	14,534	(*)	.....	Hanover, New York.....	23,403	8,834	37.7
Howard, New York.....	21,879	11,326	51.7	Hartford, Hartford.....	49,233	33,821	68.8
Imperial, London.....	3,971	811	20.4	Holyoke Mutual, Holyoke.....	11,201	890	7.4
Insurance Company of North America, Phila.....	11,861	3,462	29.3	Home, New York.....	55,944	29,941	53.6
Lancashire, Manchester.....	94,716	22,022	23.2	Howard, New York.....	4,021	950	23.6
Lafayette, New Orleans.....	11,055	9,336	84.4	Imperial, London.....	27,538	27,441	99.8
Liberty, New York.....	44,010	.....	.....	Insurance Company of North America, Phila.....	37,263	14,251	38.2
Lion, London.....	3,508	4,883	56.3	Insurance Co. of the State of Pa., Philadelphia.....	7,397	2,830	38.3
Liverpool and London and Globe, Liverpool.....	8,676	70,984	92.9	Lancashire, Manchester.....	12,018	9,232	76.8
London Assurance Corporation, London.....	76,433	70,984	92.9	Liberty, New York.....	2,594	27	1.0
London and Lancashire, Liverpool.....	7,394	2,195	29.7	Lion, London.....	2,777	1,563	56.2
Louisville Underwriters, Louisville.....	17,537	28,822	164.5	Liverpool and London and Globe, Liverpool.....	62,286	34,723	55.7
Mannheim, Mannheim.....	7,266	987	13.6	London and Lancashire, Liverpool.....	24,848	11,023	44.5
Marine, London.....	5,661	251	4.4	London Assurance Corporation, London.....	11,261	5,287	46.9
Mechanics and Traders, New Orleans.....	9,732	.....	.....	Manufacturers and Builders, New York.....	1,785	548	32.3
Mechanics, Newark.....	111,805	49,573	44.3	Merchants, Newark.....	10,297	2,369	23.3
New Orleans Ins. Association, New Orleans.....	16,566	1,357	8.1	Merchants, Providence.....	4,551	424	9.3
New York Underwriters Agency, New York.....	67,517	(*)	.....	Meriden, Meriden.....	3,784	2,532	67.1
	19,073	3,593	18.8	National, Hartford.....	11,538	7,466	64.9

Niagara, New York.....	\$8,760	\$11,068	128.6	National, New York.....	\$5.74	8.74	9.5
North British and Mercantile, London.....	26,800	21,514	79.9	Neptune F. and M., Boston.....	2,017	2,017	20.2
Northern, London.....	13,485	1,769	13.1	New Hampshire, Manchester.....	14,572	4,822	29.2
Northwestern Mutual, Wabpeton.....	5,867	9,418	41.2	Niagara, New York.....	27,475	7,890	26.7
Norwich Union, Norwich.....	9,971	10,216	102.4	Northern, London.....	15,439	16,102	104.6
Pelican, New Orleans.....	104,737	3,894	3.7	North British and Mercantile, London.....	21,483	4,207	19.6
Phoenix, London.....	14,371	4,435	30.8	Northwestern National, Milwaukee.....	2,182	138	6.3
Providencia-Washington, Providence.....	16,241	24,985	153.7	Norwich Union, Norwich.....	5,145	1,574	30.6
Queen, Liverpool.....	36,696	20,808	81.2	Orient, Hartford.....	9,127	1,881	20.6
Reliance Marine, Liverpool.....	10,959	.....	.....	Pacific, New York.....	3,002	441	14.6
Royal, Liverpool.....	34,138	9,237	27.1	Pennsylvania, Philadelphia.....	37,247	18,237	49.1
St. Paul F. and M., St. Paul.....	19,022	21,015	105.4	Peoples, Manchester.....	11,516	1,118	9.9
Scottish Union and National, Edinburgh.....	12,020	9,852	81.9	Phoenix, Brooklyn.....	27,195	21,381	78.6
Springfield F. and M., Springfield.....	15,973	5,574	35.1	Phoenix, Hartford.....	76,418	52,432	68.6
Sun Fire Office, London.....	17,095	22,406	131.0	Phoenix, London.....	20,771	12,049	57.9
Sun Mutual, New Orleans.....	160,901	(*)	.....	Prescott, Boston.....	1,530	.....	.....
Thames and Mersey, Liverpool.....	8,747	702	8.0	Providencia-Washington, Providence.....	11,641	6,055	52.2
Teutonia, New Orleans.....	85,666	69,287	43.1	Queen, Liverpool.....	17,345	3,697	21.4
Union Marine, Liverpool.....	9,433	27	7	Quincy Mutual, Quincy.....	8,521	1,773	20.8
Union, Philadelphia.....	5,970	10,572	177.0	Rochester German, Rochester.....	2,400	2,086	87.0
United States, New York.....	2,716	7,693	38.2	Royal, Liverpool.....	62,211	26,475	42.6
Washington F. and M., Mobile.....	4,888	7,693	157.5	Scottish Union and National, Edinburgh.....	2,895	.....	.....
Western, Sioux Falls.....	2,706	152	5.6	Security, New Haven.....	2,152	59	2.7
Williamsburgh City, Brooklyn.....	1,910	.....	.....	Springfield F. and M., Springfield.....	43,782	23,424	53.5
Supplemental Report.				Sun Fire Office, London.....	5,361	491	9.1
Anglo-Nevada, San Francisco.....	18,804	15,028	80.9	Traders and Mechanics Mutual, Lowell.....	2,467	4	1
Commercial, San Francisco.....	7,598	7,199	94.8	Traders, Chicago.....	4,618	886	19.2
Manchester, Manchester.....	5,580	4,705	84.3	Union, Pittsburgh.....	9,754	2,562	26.3
Phoenix, Brooklyn.....	28,143	10,897	38.8	United Firemen's, Philadelphia.....	2,748	1,132	41.2
Phoenix, Hartford.....	7,828	5,749	73.4	United States, New York.....	1,328	814	61.2
Western, Toronto.....	17,764	7,041	39.6	Westchester, New York.....	5,048	500	9.9
Totals.....	\$1,792,667	\$731,530	40.8	Western, Toronto.....	5,021	2,093	39.3
				Williamsburgh City, Brooklyn.....	3,320	3,449	103.8
				Totals.....	\$1,143,801	\$554,057	48.4

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Premiums to Losses.
MARYLAND—Continued.			
Baltimore Equitable Society	\$34,639	\$23,893	70.1
Baltimore, Baltimore	43,935	42,759	97.4
Boatman's F. and M., Pittsburgh	5,830	5,702	97.8
Boylston, Boston	4,590	4,000	87.1
Boston Marine, Boston	27,224	14,868	54.6
British America, Toronto	5,568	6,522	118.4
British and Foreign Marine, Liverpool	13,500	2,154	15.9
California, San Francisco	28,931	18,266	63.1
Citizens, New York	3,379	1,911	56.5
City of London, London	5,670	5,306	93.4
Commerce, Albany	2,067	1,676	80.7
Commercial, San Francisco	4,444	4,484	105.6
Commercial Union, London	21,599	13,892	64.6
Commonwealth, New York	1,959	1,121	57.0
Connecticut, Hartford	10,121	7,129	70.6
Continental, New York	31,418	19,770	62.9
Delaware Mutual Safety, Philadelphia	4,763	10,432	219.0
Equitable F. and M., Providence	11,272	5,562	49.2
Farmers, York	17,361	6,119	35.2
Fire Association, Philadelphia	26,343	22,985	87.4
Fire Association, New York	6,197	3,770	59.9
Fire Insurance Association, London	17,493	12,004	68.6
Fire Insurance Company Co. of Philadelphia	4,654	4,612	81.6
Firemans Fund, San Francisco	6,895	2,106	30.6
Firemens, Baltimore	57,697	47,067	81.6
Franklin, Philadelphia	8,493	1,892	22.5
German, Baltimore	109,016	51,615	47.4
Germania, New York	19,300	5,971	30.9
German-American, Baltimore	25,540	12,745	49.9
German-American, New York	19,413	15,822	81.9
Ghirard, Philadelphia	4,818	4,186	86.9
Glens Falls, Glens Falls	7,677	9,893	128.8
Guardian, London	6,095	8,082	100.7
Guardian, New York	1,802	21	1.1
Hamburg-Brenen, Hamburg	6,596	13,593	207.5
Hanover, New York	8,838	4,987	55.7
Hartford, Hartford	12,786	5,761	45.1
Home, Baltimore	26,899	15,103	56.4
NAME OF COMPANY.	Premiums.	Losses.	Ratio of Premiums to Losses.
MARYLAND—Continued.			
Providence-Washington, Providence	\$11,969	\$3,489	29.4
Queen, Liverpool	12,663	20,272	166.2
Reliance, Philadelphia	3,547	6,939	195.6
Rochester German, New York	4,095	11,570	285.8
Royal, Liverpool	55,019	44,374	80.6
Sea, Liverpool	4,849	.....	....
Scottish Union and National, Edinburgh	9,321	9,900	99.7
Security, New Haven	2,522	3,012	119.4
Springfield F. and M., Springfield	12,614	14,793	116.7
Spring Garden, Philadelphia	7,537	5,752	76.3
Standard, New York	2,250	3,667	162.9
St. Paul F. and M., St. Paul	8,913	9,586	107.4
Sun, London	16,398	14,467	88.4
Thames and Mersey, Liverpool	150	.....	....
Traders, Chicago	11,551	3,796	33.1
Transatlantic, Hamburg	2,775	5,904	198.3
Union, Philadelphia	9,345	6,643	71.1
Union, San Francisco	4,109	12,027	294.4
United Firemens, Philadelphia	6,195	9,663	155.9
United States, New York	1,063	8,779	82.9
Westchester, New Rochelle	8,335	6,134	73.6
Western, Pittsburgh	5,826	9,205	159.5
Western, Toronto	23,140	19,367	83.9
Williamsburgh City, Brooklyn	3,240	3,354	102.2
Farmers Mutual, Wilmington	4,181	2,262	67
Guarantee Company of North America, Montreal	9,943	7,076	71.2
Totals	\$1,550,201	\$1,263,446	81.5
MASSACHUSETTS.			
Atlas, Hartford	\$148,999	\$78,174	52.5
Albany, Albany	8,499	2,559	30.1
American, Boston	26,667	8,128	30.5
American Central, St. Louis	21,767	10,915	50.1
American, Newark	36,999	16,205	43.9
American, New York	25,576	2,363	92.3
American, Philadelphia	78,672	45,544	57.9
Anglo-Nevada, San Francisco	51,728	12,756	24.7

Home, New York.....	\$9,853	\$4,835	28.8	Atlantic F. and M., Providence.....	\$6,706	\$1,980	29.5
Howard, Baltimore.....	24,800	27,041	108.6	Boatmen F. and M., Pittsburgh.....	5,384	1,659	30.5
Howard, New York.....	7,043	9,226	130.9	Boylston, Boston.....	81,171	31,536	38.8
Imperial, London.....	9,304	12,028	137.6	British American, Toronto.....	34,478	20,770	60.2
Insurance Co. of North America, Philadelphia.....	42,121	19,837	47.1	Buffalo German, Buffalo.....	18,521	3,599	19.5
Insurance Co. of the State of Pa., Philadelphia.....	5,716	9,355	163.6	California, San Francisco.....	15,672	3,029	19.3
Jefferson, New York.....	2,556	3,226	126.2	Citizens, Cincinnati.....	20,770	8,597	41.2
Kings County, Brooklyn.....	4,411	2,753	62.4	Citizens, New York.....	28,270	10,046	35.5
Lancashire, Manchester.....	10,347	8,022	77.9	Citizens, Pittsburgh.....	15,904	10,600	91.9
Liberty, New York.....	7,052	460	6.5	Citizens, St. Louis.....	5,578	4,446	79.8
Lion Fire, London.....	7,090	3,648	51.9	City of London, London.....	104,685	47,949	45.7
Liverpool and London and Globe, Liverpool.....	42,531	56,975	133.8	City, New York.....	5,411	4	.07
London Assurance, London.....	6,488	8,857	136.4	Commerce, Albany.....	14,500	10,333	71.3
London and Lancashire, Liverpool.....	11,084	8,640	77.9	Commercial, San Francisco.....	9,487	5,969	62.9
Long Island, Brooklyn.....	2,745	3,395	122.5	Commonwealth Union, London.....	135,828	72,061	53.1
Lumbermans, Philadelphia.....	5,829	6,947	119.1	Commonwealth, New York.....	24,500	398	1.6
Manufacturers and Builders, New York.....	3,407	2,004	58.8	Concordia, Milwaukee.....	3,021	308	....
Maryland, Baltimore.....	15,851	11,571	73.2	Connecticut, Hartford.....	78,536	38,889	49.5
Mechanics, Philadelphia.....	3,822	4,078	120.9	Continental, New York.....	93,462	34,799	37.2
Mercantile, Boston.....	2,629	3,851	146.4	Delaware Mutual Safety, Philadelphia.....	1,201	1,201	8.5
Mercantile, Newark.....	4,208	4,385	104.2	Dwelling House, Boston.....	23,925	3,645	15.3
Mercantile, Providence.....	8,273	7,076	85.6	Eliot, Boston.....	24,867	10,265	41.2
Mutual, Baltimore.....	8,669	.....	....	Enterprise, Cincinnati.....	7,708	7,816	100.2
Mutual, New York.....	15,535	7,866	50.8	Equitable F. and M., Providence.....	41,252	13,878	33.7
National, Baltimore.....	14,877	11,269	75.7	Exchange, New York.....	21,566	9,648	44.9
National, Hartford.....	8,675	7,062	81.4	Farragut, New York.....	6,090	4,214	69.7
Newark, Newark.....	2,755	7,376	267.7	Fidelity and Casualty, New York.....	2,473	209	1.4
New Hampshire, Manchester.....	11,233	16,393	145.1	Fire Association, New York.....	14,739	43,347	40.9
New York Bowery, New York.....	2,591	10	.3	Fire Association, Philadelphia.....	106,281	35,283	72.5
New York Equitable, New York.....	1,326	10,873	130.2	Fire Insurance Association, London.....	48,754	4,857	48.5
Niagara, New York.....	8,351	10,873	130.2	Fire Ins. Company Co. of Philadelphia.....	10,002	23,464	54.4
North American, Boston.....	2,683	1,453	54.2	Firemans Fund, San Francisco.....	43,130	3,114	1.9
North British and Mercantile, London.....	19,058	12,226	62.2	Firemens, Baltimore.....	56,553	24,043	43.6
Northern, London.....	11,470	9,002	77.8	Firemens, Boston.....	10,990	3,096	27.9
Northwestern National, Milwaukee.....	3,158	3,657	115.8	Firemens, Dayton.....	13,448	13,448	60.1
Norwich Union, Norwich.....	8,104	10,683	131.8	Firemens, Newark.....	5,643	326	5.7
Old Town, Baltimore.....	6,881	2,900	42.2	First National, Worcester.....	61,647	42,218	68.5
Orient, Hartford.....	12,479	10,760	86.1	Franklin, Columbus.....	5,796	1,819	31.4
Pacific, New York.....	2,051	87	4.2	Franklin, Philadelphia.....	42,869	26,155	37.4
Peabody, Baltimore.....	28,045	31,959	113.9	German-American, New York.....	69,986	4,710	61.5
Pennsylvania, Philadelphia.....	16,368	17,740	108.7	German, Pittsburgh.....	7,665	24,866	47.7
Peoples, Manchester.....	3,403	6,571	193.0	Germania, New York.....	52,073	3,160	18.5
Peoples, Pittsburgh.....	2,077	4,982	239.8	Girard F. and M., Philadelphia.....	17,060	10,265	39.9
Phoenix, Brooklyn.....	28,651	47,276	165.0	Glens Falls, Glens Falls.....	25,705	3,173	28.3
Phoenix, Hartford.....	12,652	15,582	123.1	Granite Rapids, Grand Rapids.....	3,173	9,843	38.3
Phoenix, London.....	19,085	24,445	128.0	Granite State, Manchester.....	14,001	9,253	66.0
Potomac, Baltimore.....	14,400	8,352	58.1	Greenwich, New York.....	14,001	9,253	66.0
Prescott, Boston.....	948	1,900	200.4				

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
MASSACHUSETTS—Continued.							
Guardian, London.....	\$84,485	\$40,928	48.4	Atna, Hartford.....	\$93,594	\$56,611	37.9
Guardian, New York.....	4,769	904	90.2	Agricultural, Watertown.....	9,546	5,454	57.2
Hamburg-Bremen, Hamburg.....	39,915	16,955	42.5	Amazon, Cincinnati.....	16,344	7,797	47.4
Hanover, New York.....	62,254	35,468	56.9	American, Boston.....	8,649	5,360	62.3
Hartford, Hartford.....	104,645	40,308	38.4	American, Newark.....	6,123	9,373	153.0
Home, New York.....	205,756	92,415	44.9	American Central, St. Louis.....	8,241	3,575	43.4
Howard, New York.....	40,641	22,663	55.8	American, New York.....	2,563	349	13.6
Imperial, London.....	17,483	43,934	37.6	American, Philadelphia.....	71,124	29,659	41.7
Insurance Company of North America, Phila.....	153,200	66,462	43.5	Anglo-Nevada, San Francisco.....	20,375	12,155	59.6
Ins. Co. of State of Pennsylvania, Philadelphia.....	21,846	9,355	42.9	Artisans, Pittsburgh.....	868	1,397	15.5
Jefferson, New York.....	3,804	1,038	26.7	Aurora F. and M., Cincinnati.....	3,514	2,283	65.1
Jersey City, Jersey City.....	2,081	.....	.....	Boatman's F. and M., Pittsburgh.....	8,930	2,551	28.6
Lancashire, Manchester.....	74,832	41,568	55.6	Boston, Boston.....	819	62	7.5
Liberty, New York.....	27,250	3,826	14.1	Boylston, Boston.....	6,914	8,006	128.8
Lion, London.....	22,997	13,466	58.5	British America, Toronto.....	37,460	35,840	95.8
Liverpool and London and Globe, Liverpool.....	247,732	116,834	47.1	Buffalo German, Buffalo.....	22,787	13,886	60.9
London Assurance Corporation, London.....	48,648	22,513	46.3	California, San Francisco.....	17,801	5,568	31.1
London and Lancashire, Liverpool.....	96,997	49,693	51.3	Citizens, New York.....	25,005	15,113	60.4
Long Island, Brooklyn.....	8,476	6,872	81.1	Citizens, Cincinnati.....	1,584	950	60.1
Lumbermans, Philadelphia.....	1,663	123	7.5	Citizens, Pittsburgh.....	14,508	8,385	57.8
Manufacturers and Builders, New York.....	7,491	3,133	41.8	City of London, London.....	19,324	21,539	111.4
Manufacturers and Merchants, Pittsburgh.....	4,763	1,819	38.2	Commerce, Albany.....	8,468	1,037	12.3
Marine, St. Louis.....	4,138	2,876	69.5	Commercial Union, London.....	78,658	45,553	57.9
Mercantile, Cleveland.....	11,922	3,285	27.6	Concordia, Milwaukee.....	27,181	15,362	56.5
Mercantile F. and M., Boston.....	16,739	4,530	27.1	Connecticut, Hartford.....	44,393	35,100	79.3
Mercantile, New York.....	1,763	657	37.3	Continental, New York.....	76,539	69,835	91.3
Mechanics, Philadelphia.....	11,195	1,909	17.1	Cooper, Dayton.....	26,882	17,260	64.2
Mechanics, Newark.....	50,382	24,184	47.9	Detroit F. and M., Detroit.....	149,396	90,203	60.6
Mechanics, New York.....	10,672	6,810	63.7	Dwelling House, Boston.....	16,742	5,024	30.1
Mechanics, Providence.....	32,014	14,390	44.7	Equitable F. and M., Providence.....	9,134	3,655	39.8
Meriden, Meriden.....	49,733	16,409	33.1	Eureka F. and M., Cincinnati.....	3,687	586	15.9
Michigan F. and M., Detroit.....	8,550	5	.05	Exchange, New York.....	1,380	.....	.....
Milwaukee Mechanics Mutual, Milwaukee.....	11,437	6,101	53.5	Farragut, New York.....	3,837	3,000	78.4
National, Hartford.....	50,701	17,300	34.1	Firemens, Dayton.....	11,938	2,040	24.7
National, New York.....	13,041	2,844	21.8	Firemens, Newark.....	5,719	9,809	171.5
National, New York.....	100,212	68,518	68.3	Firemans Fund, San Francisco.....	28,009	28,009	57.1
Neptune, Boston.....	8,984	5,155	57.4	Fire Association, Philadelphia.....	59,199	40,269	68.1
Newark, Newark.....	76,829	38,458	50.1	Fire Insurance Association, London.....	25,728	17,708	68.9
New Hampshire, Manchester.....	76,829	38,458	50.1				
MICHIGAN							
Atna, Hartford.....	\$93,594	\$56,611	37.9	Atna, Hartford.....	\$93,594	\$56,611	37.9
Agricultural, Watertown.....	9,546	5,454	57.2	Agricultural, Watertown.....	9,546	5,454	57.2
Amazon, Cincinnati.....	16,344	7,797	47.4	Amazon, Cincinnati.....	16,344	7,797	47.4
American, Boston.....	8,649	5,360	62.3	American, Boston.....	8,649	5,360	62.3
American, Newark.....	6,123	9,373	153.0	American, Newark.....	6,123	9,373	153.0
American Central, St. Louis.....	8,241	3,575	43.4	American Central, St. Louis.....	8,241	3,575	43.4
American, New York.....	2,563	349	13.6	American, New York.....	2,563	349	13.6
American, Philadelphia.....	71,124	29,659	41.7	American, Philadelphia.....	71,124	29,659	41.7
Anglo-Nevada, San Francisco.....	20,375	12,155	59.6	Anglo-Nevada, San Francisco.....	20,375	12,155	59.6
Artisans, Pittsburgh.....	868	1,397	15.5	Artisans, Pittsburgh.....	868	1,397	15.5
Aurora F. and M., Cincinnati.....	3,514	2,283	65.1	Aurora F. and M., Cincinnati.....	3,514	2,283	65.1
Boatman's F. and M., Pittsburgh.....	8,930	2,551	28.6	Boatman's F. and M., Pittsburgh.....	8,930	2,551	28.6
Boston, Boston.....	819	62	7.5	Boston, Boston.....	819	62	7.5
Boylston, Boston.....	6,914	8,006	128.8	Boylston, Boston.....	6,914	8,006	128.8
British America, Toronto.....	37,460	35,840	95.8	British America, Toronto.....	37,460	35,840	95.8
Buffalo German, Buffalo.....	22,787	13,886	60.9	Buffalo German, Buffalo.....	22,787	13,886	60.9
California, San Francisco.....	17,801	5,568	31.1	California, San Francisco.....	17,801	5,568	31.1
Citizens, New York.....	25,005	15,113	60.4	Citizens, New York.....	25,005	15,113	60.4
Citizens, Cincinnati.....	1,584	950	60.1	Citizens, Cincinnati.....	1,584	950	60.1
Citizens, Pittsburgh.....	14,508	8,385	57.8	Citizens, Pittsburgh.....	14,508	8,385	57.8
City of London, London.....	19,324	21,539	111.4	City of London, London.....	19,324	21,539	111.4
Commerce, Albany.....	8,468	1,037	12.3	Commerce, Albany.....	8,468	1,037	12.3
Commercial Union, London.....	78,658	45,553	57.9	Commercial Union, London.....	78,658	45,553	57.9
Concordia, Milwaukee.....	27,181	15,362	56.5	Concordia, Milwaukee.....	27,181	15,362	56.5
Connecticut, Hartford.....	44,393	35,100	79.3	Connecticut, Hartford.....	44,393	35,100	79.3
Continental, New York.....	76,539	69,835	91.3	Continental, New York.....	76,539	69,835	91.3
Cooper, Dayton.....	26,882	17,260	64.2	Cooper, Dayton.....	26,882	17,260	64.2
Detroit F. and M., Detroit.....	149,396	90,203	60.6	Detroit F. and M., Detroit.....	149,396	90,203	60.6
Dwelling House, Boston.....	16,742	5,024	30.1	Dwelling House, Boston.....	16,742	5,024	30.1
Equitable F. and M., Providence.....	9,134	3,655	39.8	Equitable F. and M., Providence.....	9,134	3,655	39.8
Eureka F. and M., Cincinnati.....	3,687	586	15.9	Eureka F. and M., Cincinnati.....	3,687	586	15.9
Exchange, New York.....	1,380	.....	.....	Exchange, New York.....	1,380	.....	.....
Farragut, New York.....	3,837	3,000	78.4	Farragut, New York.....	3,837	3,000	78.4
Firemens, Dayton.....	11,938	2,040	24.7	Firemens, Dayton.....	11,938	2,040	24.7
Firemens, Newark.....	5,719	9,809	171.5	Firemens, Newark.....	5,719	9,809	171.5
Firemans Fund, San Francisco.....	28,009	28,009	57.1	Firemans Fund, San Francisco.....	28,009	28,009	57.1
Fire Association, Philadelphia.....	59,199	40,269	68.1	Fire Association, Philadelphia.....	59,199	40,269	68.1
Fire Insurance Association, London.....	25,728	17,708	68.9	Fire Insurance Association, London.....	25,728	17,708	68.9

New York Bowery, New York.....	\$44,650	\$21,436	48.1	Fire Insurance Company Co. of Philadelphia.....	\$3,410	\$3,107	91.1
New York Equitable, New York.....	5,865	5,960	62.5	Franklin, Columbus.....	2,88a	995	34.6
New York, New York.....	9,541	9,600	62.5	Franklin, Philadelphia.....	74.1	22,351	74.1
Niagara, New York.....	128,654	38,764	30.1	German, Freeport.....	43,003	22,385	52.0
North American, Boston.....	46,276	13,693	29.6	German-American, New York.....	50,660	17,616	74.2
North British and Mercantile, London.....	120,842	45,813	37.9	German, Peoria.....	5,129	71	1.3
Northern, London.....	88,742	35,793	40.2	German, Pittsburgh.....	7,333	8,791	119.8
Northern, London.....	17,107	2,976	16.5	Germania, New York.....	35,651	15,831	44.5
Northern National, Milwaukee.....	67,218	43,881	65.3	Germania F. and M., Cincinnati.....	3,265	3,265	86.3
Norwich Union, Norwich.....	44,861	23,879	53.2	Gilard F. and M., Philadelphia.....	16,831	7,395	43.5
Orient, Hartford.....	26,317	9,798	37.3	Glens Falls, Glens Falls.....	13,775	8,622	62.5
Pacific, New York.....	3,136	1,593	47.9	Grand Rapids, Grand Rapids.....	51,793	23,474	45.4
Packers and Provision Dealers, Chicago.....	86,137	48,264	56.1	Granite State, Portsmouth.....	5,151	3,361	65.3
Pennsylvania, Philadelphia.....	9,442	3,466	36.7	Greenwich, New York.....	6,064	5,900	97.4
Peoples, Pittsburgh.....	25,377	17,005	66.9	Guardian, London.....	17,091	7,313	42.8
Peoples, Manchester.....	9,290	5,771	62.1	Guardian, New York.....	1,517	7,733	.....
Peoples, New York.....	123,176	35,484	28.9	Hamburg-Bremen, Hamburg.....	24,706	17,871	72.4
Phoenix, Brooklyn.....	99,011	44,606	45.0	Hanover, New York.....	50,010	30,226	60.4
Phoenix, Hartford.....	133,917	40,736	35.7	Hartford, Hartford.....	107,431	47,638	44.5
Phoenix, London.....	60,509	17,812	29.4	Hibernia, New Orleans.....	13,033	7,069	53.8
Provident, Providence.....	98,950	44,205	42.7	Home, New York.....	149,688	97,834	65.3
Queen, Liverpool.....	123,132	40,978	33.4	Howard, New York.....	8,223	3,496	42.5
Reliance, Philadelphia.....	8,083	10	1.1	Imperial, London.....	37,933	21,840	57.6
Rochester German, Rochester.....	23,186	10,733	46.3	Insurance Company of North America, Phila.....	89,845	32,695	36.4
Royal, Liverpool.....	248,818	98,183	39.5	Kings County, Brooklyn.....	5,172	3,276	63.4
Rutgers, New York.....	6,227	3,289	52.8	Lancashire, Manchester.....	35,999	25,120	69.7
St. Paul F. and M., St. Paul.....	37,825	8,731	23.1	Lion, London.....	9,340	4,728	50.6
Scottish Union and National, Edinburgh.....	26,591	14,775	51.6	Liverpool and London and Globe, Liverpool.....	87,190	40,277	46.2
Security, New Haven.....	31,013	11,565	37.2	Liverpool and Lancashire, Liverpool.....	13,688	5,332	38.9
Springfield F. and M., Springfield.....	159,469	53,576	33.8	Long Island, Brooklyn.....	3,653	2,211	60.6
Spring Garden, Philadelphia.....	30,222	9,006	29.9	Manheim, Mannheim.....	54	.....	.....
Standard, New York.....	5,220	1,231	23.6	Manufacturers and Builders, New York.....	4,641	2,841	61.3
Sun Fire Office, London.....	131,917	44,717	33.9	Manufacturers and Merchants, Pittsburgh.....	2,807	3,521	125.4
Swiss, Chicago.....	48,107	22,070	45.9	Mechanics, Philadelphia.....	3,325	2,640	79.5
Transatlantic, Hamburg.....	6,792	2,133	31.4	Mercantile, Cleveland.....	21,392	26,797	159.5
Union, Philadelphia.....	56,389	20,533	36.4	Mercantile, New York.....	2,870	460	16.1
United Fire Insurance, Manchester.....	16,678	8,539	50.3	Mercantile F. and M., Boston.....	9,982	2,617	26.2
United Fire Reinsurance, New York.....	11,277	5,875	51.6	Mechanics, Newark.....	13,680	12,550	91.6
United States, New York.....	6,843	5,875	85.9	Mechanics, New York.....	3,126	3,327	106.4
Washington, Boston.....	144,812	4,983	72.9	Mechanics, Providence.....	9,104	3,635	39.9
Washington, New Rochelle.....	55,469	39,947	46.1	Michigan F. and M., Detroit.....	77,171	33,126	42.9
Western, Pittsburgh.....	13,223	5,086	38.3	Milwaukee Mechanics, Milwaukee.....	26,941	16,232	60.3
Western, Toronto.....	16,288	13,461	82.9	Mutual, Chicago.....	18,560	7,426	40.2
Williamsburgh City, Brooklyn.....	25,840	8,673	33.6	National, Hartford.....	25,298	8,652	34.2
				National, New York.....	3,148	3,069	97.8
				Newark, Newark.....	9,491	3,200	34.7
				New Hampshire, Manchester.....	23,700	8,618	36.4
				New York Bowery, New York.....	6,528	4,788	73.4
Total.....	\$6,195,658	\$4,637,793	42.7				

NAME OF COMPANY.		Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.		Premiums.	Losses.	Ratio of Losses to Premiums.
MICHIGAN—Continued.					MINNESOTA—Continued.				
Niagara, New York.....	\$72,042	\$33,561	46.5	Fire Association, New York.....	\$5,105	\$77,767	342.0		
North American, Boston.....	2,431	2,950	121.3	Fire Association, Philadelphia.....	40,804	25,314	61.9		
North British and Mercantile, London.....	79,504	54,526	68.5	Firemans Fund, San Francisco.....	41,540	27,881	67.2		
Northern Assurance, London.....	31,957	15,408	48.3	Fire Insurance Association, London.....	22,051	19,088	86.4		
Norwich Union, Norwich.....	25,111	14,781	58.9	Fire Insurance Company Co. of Philadelphia.....	11,451	9,165	80.4		
Northwestern National, Milwaukee.....	37,118	20,013	53.9	Franklin, Columbus.....	3,737	2,322	61.8		
Ohio, Dayton.....	13,822	9,145	66.3	Franklin, Philadelphia.....	15,459	5,519	35.8		
Ohio Farmers, Le Roy.....	81,406	22,380	27.5	German-American, New York.....	62,060	51,968	83.4		
Orient, Hartford.....	30,739	29,735	96.9	Germania, New York.....	34,574	20,435	59.1		
Pacific, New York.....	5,000	2,806	56.1	German, Freeport.....	42,593	39,501	92.7		
Park, New York.....	1,044	69	6.6	German, Peoria.....	12,324	6,874	55.9		
Packers and Provision Dealers, Chicago.....	1,280	.....	.....	German, Pittsburgh.....	11,848	12,280	103.2		
Pennsylvania, Philadelphia.....	33,085	11,538	34.9	German Savings, Quincy.....	6,103	6,995	114.6		
Peoples, Pittsburgh.....	13,014	7,105	54.5	Girard F. and M., Philadelphia.....	10,899	3,716	34.5		
Peoples, Manchester.....	8,831	1,796	20.3	Glens Falls, Glens Falls.....	6,215	6,760	108.8		
Peoples, New York.....	4,697	1,943	41.5	Grand Rapids, Grand Rapids.....	3,821	280	7.3		
Phoenix, Brooklyn.....	107,204	61,160	57.2	Granite State, Portsmouth.....	12,737	13,018	102.2		
Phoenix, Hartford.....	82,180	39,318	47.8	Guardian, London.....	9,575	3,561	37.2		
Phoenix, London.....	33,560	21,224	63.4	Hamburg, Hamburg.....	14,261	12,697	88.8		
Prescott, Boston.....	7,395	2,681	36.7	Hamburg-Bremen, Hamburg.....	23,984	16,488	68.6		
Providence-Washington, Providence.....	9,215	6,404	69.5	Hanover, New York.....	33,604	28,997	86.1		
Queen, Liverpool.....	36,152	18,086	50.1	Hartford, Hartford.....	77,147	56,171	72.9		
Rochester German, Rochester.....	28,718	15,107	52.6	Hekla, Madison.....	20,027	16,927	84.5		
Royal, Liverpool.....	29,368	6,944	23.6	Hibernia, New Orleans.....	8,832	13,789	156.1		
Ruigers, New York.....	4,718	2,237	47.5	Home, New York.....	113,952	58,403	51.6		
Scottish Union and National, Edinburgh.....	11,562	3,739	32.5	Howard, New York.....	8,454	4,154	48.9		
Security, Cincinnati.....	3,697	586	15.9	Illinois, Alton.....	3,810	11,887	311.9		
Security, New Haven.....	8,995	5,861	65.2	Imperial, London.....	20,280	4,846	23.9		
Springfield F. and M., Springfield.....	45,379	14,204	31.3	Insurance Company of North America, Phila.....	85,458	56,970	66.7		
Sprig Garden, Philadelphia.....	3,172	4,510	142.1	Insurance Company of Dakota, Sioux Falls.....	16,958	16,047	94.9		
Standard, New York.....	3,111	2,811	90.4	Jersey City, Jersey City.....	3,858	2,894	74.9		
St. Paul F. and M., St. Paul.....	42,325	48,379	114.3	Lancashire, Manchester.....	32,668	28,967	88.6		
Sun, San Francisco.....	2,957	204	7.0	Liberty, New York.....	19,424	4,301	22.5		
Sun Fire Office, London.....	55,282	54,096	97.8	Lion, London.....	16,336	6,906	38.7		
Tetonia, Philadelphia.....	4,272	615	14.4	Liverpool and London and Globe, Liverpool.....	49,228	38,643	78.5		
Teutonia F. and M., Dayton.....	8,801	1,723	19.5	Long and Lancashire, Liverpool.....	11,178	5,663	50.6		
Traders, Chicago.....	61,550	51,664	83.9	Long Island, Brooklyn.....	3,697	4,028	108.9		
Transatlantic, Hamburg.....	8,694	2,438	27.4	Lumbermens and Manufacturers, Eau Claire.....	1,594	12,761	800.5		

Union, Philadelphia.....	\$13,045	\$8,383	63.5	Manufacturers and Builders, New York.....	\$10,410	\$7,038	67.2
Union, San Francisco.....	34,666	22,811	65.4	Manufacturers and Merchants, Rockford.....	6,663	14,098	219.6
Union, Buffalo.....	2,886	2,559	90.8	Manufacturers, Indianapolis.....	4,506	4,088	97.6
United States, New York.....	2,700	1,106	44.2	Manufacturers, St. Louis.....	9,321	15,047	183.9
United Firemen, Philadelphia.....	3,773	4,769	126.8	Mechanics, Philadelphia.....	16,866	5,268	56.5
Western, Pittsburgh.....	5,712	4,041	70.8	Mechanics, Newark.....	9,321	6,489	38.9
Westchester, New York.....	22,034	22,034	51.9	Merchants, New York.....	2,934	5,538	181.9
Western Manufacturers Mutual, Chicago.....	14,154	4,801	34.1	Merchants, Providence.....	7,704	3,764	48.7
Western, Toronto.....	34,220	23,053	67.4	Mercantile, Cleveland.....	10,134	9,689	95.9
Williamsburgh City, Brooklyn.....	16,008	16	1.1	Mercantile F. and M., Boston.....	6,656	9,410	51.3
Totals.....	\$3,396,233	\$1,970,792	58.0	Michigan F. and M., Detroit.....	8,016	7,096	88.6
				Millers and Manufacturers, Minneapolis.....	25,366	48,136	190.2
				Millers National, Chicago.....	3,401	24,338	715.6
				Millwaukee Mechanics, Milwaukee.....	31,441	20,472	65.2
				Minnesota Farmers, Minneapolis.....	14,471	8,488	58.6
				Mississippi Valley Manufacturers, Rock Island.....	21,934	20,094	91.7
				Mutual, Chicago.....	15,913	18,460	116.0
				Mutual, New York.....	6,205	11,899	187.9
				National, Chicago.....	5,661	2,884	50.9
				National, New York.....	40,474	37,539	80.7
				National, Hartford.....	240	495	201.2
				New Hampshire, Manchester.....	19,250	13,790	71.8
				New York Bowery, New York.....	14,130	14,242	100.7
				Niagara, New York.....	29,132	17,042	61.7
				North American, Boston.....	3,833	288	7.5
				North British and Mercantile, London.....	43,447	24,088	55.5
				Northern, London.....	20,535	10,803	52.7
				Northwestern National, Milwaukee.....	27,512	15,746	57.3
				Northwestern, Rock Island.....	5,549	4,704	85.8
				Norwich Union, Norwich.....	21,725	13,181	60.8
				Orient, Hartford.....	25,985	13,866	53.4
				Oshkosh, Oshkosh.....	4,744	4,624	97.6
				Pacific, New York.....	5,761	1,225	21.2
				Peoples, Manchester.....	9,204	5,350	57.0
				Peoples, New York.....	9,439	8,491	89.9
				Peoples, Pittsburgh.....	9,045	4,451	49.2
				Pennsylvania, Philadelphia.....	40,106	32,775	81.7
				Phenix, Brooklyn.....	62,871	67,226	75.8
				Phenix, Hartford.....	24,221	44,791	71.2
				Phenix, London.....	12,697	24,221	116.8
				Providence-Washington, Providence.....	41,750	26,661	62.5
				Queen, Liverpool.....	8,166	9,437	70.6
				Reliance, Dubuque.....	5,322	7	1.1
				Reliance, Philadelphia.....	17,172	15,802	19.7
				Rochester German, Rochester.....	14,515	10,997	91.9
				Royal, Liverpool.....	5,587	10,997	75.4
				Ruigers, New York.....	129,370	6,981	124.9
				Saint Paul F. and M., St. Paul.....	129,370	6,981	66.7

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
MINNESOTA—Continued.				MISSOURI—Continued.			
Scottish Union and National, Edinburgh	\$6,289	\$12,676	48.2	Continental, New York	\$34,161	\$104,081	77.7
Security, New Haven	13,795	10,666	76.9	Delaware Mutual Safety, Philadelphia	11,173	15,178	135.8
Springfield F. and M., Springfield	57,277	42,002	73.3	Detroit F. and M., Detroit	14,143	12,761	90.5
Spring Garden, Philadelphia	7,258	6,786	93.4	Dwelling House, Boston	20,411	9,334	45.7
Standard, New York	8,811	7,372	83.7	Elliot, Boston	6,613	15,070	228.0
State, Des Moines	39,110	25,206	64.7	Enterprise F. and M., Cincinnati	9,073	5,990	66.0
Sun, San Francisco	7,104	4,975	70.0	Equitable F. and M., Providence	13,660	9,816	71.7
Sun Mutual, New Orleans	12,641	8,572	80.4	Exchange, New York	4,208	9,816	2.2
Sun Fire Office, London	28,773	10,520	36.5	Farmers, York	17,317	95	126.9
Syndicate, Minneapolis	33,077	17,553	53.1	Farragut, New York	11,113	21,081	186.9
Teutonia, Philadelphia	2,292	3,796	163.0	Fidelity F. and M., Cincinnati	7,291	14,851	133.6
Traders, Chicago	24,113	16,545	68.7	Fire Association, New York	7,182	15,002	105.7
Transatlantic, Hamburg	8,300	6,003	73.0	Fire Association, Philadelphia	69,915	56,609	80.9
Union, San Francisco	16,139	11,009	68.4	Fire Ins. Company Co. of Philadelphia	10,331	6,644	64.5
United Firemen, Philadelphia	11,020	10,130	91.9	Fire Insurance Association, London	37,115	31,793	85.7
United States, New York	8,450	8,622	102.0	Firemen, Baltimore	6,852	2,507	36.6
Westchester, New York	22,264	12,977	58.2	Firemen, Dayton	14,369	13,306	92.4
Western Manufacturers, Chicago	9,251	22,062	238.4	Firemen, Newark	17,651	2,119	12.1
Western, Pittsburgh	13,842	9,440	68.5	Firemen, Boston	6,609	14,806	224.0
Western, Toronto	25,350	14,524	57.4	Firemans Fund, San Francisco	27,607	13,610	49.3
Williamsbrough City, New York	15,569	24,261	155.8	Franklin, Columbus	1,158	.....	.....
				Franklin, Philadelphia	26,402	14,883	56.4
				Franklin, St. Louis	11,037	3,217	29.1
				German, St. Louis	6,459	3,521	54.5
				German, Freeport	106,612	48,648	45.5
				German-American, New York	92,670	47,779	51.5
				German, Peoria	16,093	16,445	102.1
				German, Philadelphia	28,195	19,030	69.6
				Germania, New Orleans	23,847	24,358	102.1
				Germania, New York	30,749	22,699	73.8
				Girard F. and M., Philadelphia	12,660	6,560	51.7
				Glens Falls, Glens Falls	15,504	10,863	70.1
				Grand Rapids, Grand Rapids	7,249	690	9.5
				Granite State, Portsmouth	11,544	11,739	101.6
				Greenwich, New York	25,451	11,017	43.4
				Guardian, London	16,906	9,922	58.7
				Guardian, New York	11,643	10,641	91.8
				Hamburg-Bremen, Hamburg	29,227	29,171	99.9
				</			

Union, Philadelphia.....	\$3,084.	\$30,834	81.6	Hanover, New York.....	\$53,967	\$3,591	57.9
Totals.....	\$3,151,412	\$2,341,345	74.3	Hartford, Hartford.....	82,284	55,777	67.8
MISSISSIPPI.				Hibb, Madison.....	1,732	873	15.8
Citizens, New York.....	\$8,179	\$8,45	10.3	Hibb, New Orleans.....	8,820	14,226	1.6
Exchange, New York.....	56,555	26,222	46.4	Hibb, New York.....	183,777	148,681	80.8
Germania, New York.....	4	.....	.....	Hope, New York.....	4,110	1,003	24.4
Hanover, New York.....	13,724	253	1.8	Hope, St. Louis.....	15,421	21,588	139.6
Home, New York.....	16,358	1,650	10.4	Howard, New York.....	12,636	22,888	181.1
Mississippi Home, Vicksburg.....	67,428	23,864	50.3	Illinois Mutual, Alton.....	25,436	22,871	90.3
National, New York.....	44,120	21,326	33.3	Imperial, London.....	122,853	88,931	72.3
Western, Toronto.....	315	.....	.....	Insurance Company of North America, Phila.....	9,593	8,685	84.1
Totals.....	\$3,076	\$2,185	50.8	Insurance Co. State of Pennsylvania, Phila.....	3,654	6,259	171.2
MISSOURI.				Jefferson, New York.....	20,019	3,351	16.7
Alma, Hartford.....	\$74,660	\$66,384	38.5	Jersey City, Jersey City.....	1,706	250	14.6
Agricultural, Watertown.....	15,691	43,088	57.6	Laclede F. and M., St. Louis.....	1,870	378	20.2
Alleman, Pittsburg.....	10,934	11,837	52.2	Lancashire, Manchester.....	31,374	20,052	63.9
Amazon, Cincinnati.....	16,166	11,437	104.6	Liberty, New York.....	15,264	11,057	73.3
American Central, St. Louis.....	108,607	15,153	93.5	Liverpool and London and Globe, Liverpool.....	22,521	16,643	73.9
American, St. Louis.....	9,802	45,314	41.6	London Assurance Corporation, London.....	61,458	42,494	69.2
American, Boston.....	9,471	5,877	59.9	London and Lancashire, Liverpool.....	24,418	22,851	93.7
American, Newark.....	19,413	4,560	48.1	Long Island, Brooklyn.....	22,201	6,956	31.4
American, New York.....	21,618	7,451	38.4	Louisville Underwriters, Louisville.....	9,853	6,105	62.6
American, Philadelphia.....	48,696	13,971	53.3	Manufacturers, St. Louis.....	35,133	34,933	99.5
Anglo-Nevada, San Francisco.....	42,602	37,088	87.1	Manufacturers and Builders, New York.....	19,406	23,825	122.2
Boatman's F. and M., Pittsburg.....	15,589	7,092	49.3	Mannheim, Mannheim.....	3,800	4,594	118.6
Boston Marine, Boston.....	17,867	41,269	231.7	Marine, St. Louis.....	4,345	18,697	64.4
Boynton, Boston.....	10,378	7,681	73.9	Mechanics, Philadelphia.....	9,693	7,420	76.6
British America, Toronto.....	25,244	20,502	81.4	Mechanics and Traders, New Orleans.....	12,200	12,464	102.1
Buffalo German, Buffalo.....	4,401	.....	.....	Mercantile, Cleveland.....	8,731	4,411	118.1
Buffalo and Foreign Marine, Liverpool.....	34,330	29,705	86.6	Mercantile, New York.....	8,436	9,860	116.8
California, San Francisco.....	19,108	7,198	37.7	Mercants, New York.....	9,015	9,446	104.7
Carondelet Home, St. Louis.....	807	114.3	.....	Mercants, Newark.....	22,369	13,920	62.1
City of London, London.....	22,983	11,412	49.9	Mercants, Providence.....	13,660	9,816	71.7
Citizens, New York.....	24,663	12,838	52.1	Michigan F. and M., Detroit.....	12,024	8,211	68.4
Citizens, New York.....	29,010	16,750	57.7	Milwaukee Mechanics, Milwaukee.....	23,600	32,545	137.9
Citizens, Pittsburg.....	16,663	18,618	117.2	Millers National, Chicago.....	787	.....	.....
Citizens, Cincinnati.....	19,104	22,398	88.3	Missouri State, St. Louis.....	1,472	491	33.4
Commonwealth, Chicago.....	3,785	3,339	88.3	Mound City, St. Louis.....	4,983	6,882	138.1
Commercial Union, London.....	58,406	45,284	77.5	Mutual, Chicago.....	8,190	10,394	126.0
Commerce, Albany.....	8,641	4,533	52.5	Mutual, New York.....	28,370	.....	.....
Commercial, San Francisco.....	26,138	27,922	49.6	National, Hartford.....	24,611	13,397	54.5
Commonwealth, New York.....	10,830	5,381	49.9	National, New York.....	11,740	7,453	63.7
Concordia, Milwaukee.....	22,713	17,358	76.7	Neptune F. and M., Boston.....	7,012	15,194	216.6
Connecticut, Hartford.....	50,853	32,322	63.6	Newark, Newark.....	9,575	11,747	12.6
				New Hampshire, Manchester.....	26,611	17,193	64.6
				New York Bowery, New York.....	16,755	6,599	39.1

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
MISSOURI—Continued.			
New York Equitable, New York.....	\$5,153	\$3,811	74.1
New York, New York.....	10,210	8,197	80.4
Niagara, New York.....	51,980	24,097	46.4
North St. Louis.....	4,569	2,247	49.2
North British and Mercantile, London.....	83,302	46,043	55.3
Northern, London.....	32,594	18,912	58.1
Norwich Union, Norwich.....	28,676	13,424	46.8
North American, Boston.....	4,828	6,346	131.4
Northwestern National, Milwaukee.....	22,127	12,273	55.5
Oakland Home, Oakland.....	31,965	12,171	38.2
Orient, Hartford.....	29,297	18,175	62.1
Pacific, New York.....	12,492	8,840	70.7
Traders and Provision Dealers, Chicago.....	2,316	3,975	131.0
Pennsylvania, Philadelphia.....	41,856	39,466	94.4
Unions, Pittsburgh.....	11,179	14,976	133.9
Unions, Manchester.....	16,442	11,559	70.5
Unions, New York.....	12,302	5,334	43.4
Phoenix, London.....	57,605	29,532	51.3
Phoenix, Brooklyn.....	201,759	234,501	116.2
Phoenix, Hartford.....	104,987	84,140	80.1
Prescott, Boston.....	8,104	5,330	65.7
Providence-Washington, Providence.....	17,184	7,165	41.6
Queen, Liverpool.....	36,978	41,392	108.9
Reading, Reading.....	5,014	6,461	128.9
Rochester German, Rochester.....	24,634	23,158	94.2
Royal, Liverpool.....	36,296	14,954	41.2
Scottish Union and National, Edinburgh.....	31,112	19,735	63.5
Security, New Haven.....	21,556	15,308	71.7
Southern, New Orleans.....	16,950	2,366	14.1
Springfield F. and M., Springfield.....	71,038	39,365	55.4
Spring Garden, Philadelphia.....	10,395	8,279	79.7
St. Charles, St. Charles.....	536	.....	.....
St. Louis, St. Louis.....	5,224	2,124	40.7
St. Paul F. and M., St. Paul.....	35,272	32,433	91.9
Standard, New York.....	6,863	3,386	49.3
State, Des Moines.....	36,090	27,103	75.1
State Fire Office, London.....	48,973	57,269	116.9
Sun, San Francisco.....	9,683	8,251	85.2
NEBRASKA.			
Ætna, Hartford.....	\$21,534	\$18,740	87.2
Agricultural, Watertown.....	1,357	315	23.2
Amazon, Cincinnati.....	3,859	815	21.1
American, Boston.....	2,300	3,361	146.9
American, Newark.....	4,586	3,491	76.1
American, New York.....	2,148	58	2.7
American, Philadelphia.....	9,411	3,421	36.4
American Steamboiler, New York.....	2,225	.....	.....
American Central, St. Louis.....	4,308	1,301	30.2
Anglo-Nevada, San Francisco.....	9,602	852	8.8
British America, San Francisco.....	4,818	1,934	40.1
Boylston, Boston.....	2,334	2,795	119.8
Buffalo German, Buffalo.....	827	.....	.....
Citizens, New York.....	17,137	11,536	67.5
Citizens, Pittsburgh.....	2,857	22	0.7
Connecticut, Hartford.....	31,835	20,520	64.5
Totals.....	\$339,857	\$122,126	41.3
NEBRASKA.			
Ætna, Hartford.....	\$21,534	\$18,740	87.2
Agricultural, Watertown.....	1,357	315	23.2
Amazon, Cincinnati.....	3,859	815	21.1
American, Boston.....	2,300	3,361	146.9
American, Newark.....	4,586	3,491	76.1
American, New York.....	2,148	58	2.7
American, Philadelphia.....	9,411	3,421	36.4
American Steamboiler, New York.....	2,225	.....	.....
American Central, St. Louis.....	4,308	1,301	30.2
Anglo-Nevada, San Francisco.....	9,602	852	8.8
British America, San Francisco.....	4,818	1,934	40.1
Boylston, Boston.....	2,334	2,795	119.8
Buffalo German, Buffalo.....	827	.....	.....
Citizens, New York.....	17,137	11,536	67.5
Citizens, Pittsburgh.....	2,857	22	0.7
Connecticut, Hartford.....	31,835	20,520	64.5

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Premiums to Losses.
NEBRASKA—Continued.			
Mercantile F. and M., Boston.....	\$2,230	\$3,711	166.4
Milwaukee Mechanics, Milwaukee.....	9,032	6,583	72.9
Mechanics, Philadelphia.....	1,819	3,119	171.4
Merchants, Providence.....	315	.....	.....
National, Hartford.....	6,956	2,970	42.7
New Hampshire, Manchester.....	8,712	2,037	23.4
Northwestern National, Milwaukee.....	6,668	2,828	40.6
Niagara, New York.....	10,790	9,038	83.7
North British and Mercantile, London.....	15,709	7,743	49.1
Norwich Union, Norwich.....	27,533	13,310	48.4
Orient, Hartford.....	8,178	5,001	61.1
Oakland Home, Oakland.....	12,795	2,601	20.5
Providences-Washington, Providence.....	14,689	2,342	15.9
Phoenix, London.....	4,666	885	19.2
Phoenix, Brooklyn.....	7,910	2,147	27.1
Phoenix, Hartford.....	206,008	70,124	36.9
Pennsylvania, Philadelphia.....	38,558	20,897	54.3
Peoples, Manchester.....	12,390	10,432	84.1
Queen, Liverpool.....	1,987	.....	.....
Rochester German, Rochester.....	15,017	6,124	40.7
Royal, Liverpool.....	2,703	360	13.3
Rockford, Rockford.....	8,320	2,132	25.0
Syndicate, Minneapolis.....	8,428	3,081	36.6
Sun, San Francisco.....	439	.....	.....
Sun Fire Office, London.....	4,716	540	11.4
Scottish Union and National, Edinburgh.....	5,900	2,774	47.0
Springfield F. and M., Springfield.....	3,101	1,183	31.2
St. Paul F. and M., St. Paul.....	51,120	21,449	41.9
State, Des Moines.....	11,548	6,264	54.6
Spring Garden, Philadelphia.....	35,694	15,797	44.1
Standard, New York.....	1,308	.....	.....
Security, New Haven.....	2,029	1,796	88.5
Traders, Chicago.....	4,028	1,300	32.3
Transatlantic, Hamburg.....	9,208	5,512	59.9
Union, Philadelphia.....	2,378	731	30.7
Union, San Francisco.....	493	.....	.....
United Firemen, Philadelphia.....	4,909	122	2.4
.....	959	.....	.....
NEW JERSEY—Continued.			
Connecticut, Hartford.....	\$5,556	\$7,584	138.3
Continental, New York.....	52,187	18,903	56.2
Dutchess County Mutual, Poughkeepsie.....	13,979	7,256	51.9
Dwelling House, Boston.....	1,417	682	48.1
Eliot, Boston.....	3,491	3,226	92.4
Exchange, New York.....	1,441	.....	.....
Farmers, New York.....	2,904	3,753	126.6
Farragut, New York.....	1,447	2,196	145.5
Fire Association, New York.....	9,511	6,067	63.8
Fire Association, Philadelphia.....	66,822	28,237	46.4
Fire Insurance Association, London.....	10,716	6,541	61.2
Fire Ins. Co. Northampton Co., Easton.....	1,271	104	10.4
Firemans Fund, San Francisco.....	8,497	3,359	39.9
Franklin, Philadelphia.....	77,135	34,190	44.3
Franklin, Philadelphia.....	7,077	2,687	34.2
German-American, New York.....	168,246	44,956	26.8
Germania, New York.....	76,070	23,380	30.7
Girard F. and M., Philadelphia.....	9,977	2,380	26.3
Glens Falls, Glens Falls.....	13,216	2,171	16.5
Globe, New York.....	5,862	175	13.0
Greenwich, New York.....	59,906	31,119	58.8
Guardian, London.....	17,881	1,887	10.6
Hamburg-Bremen, Hamburg.....	20,841	8,837	18.5
Hanover, New York.....	60,511	28,342	46.8
Hartford, Hartford.....	11,875	8,784	73.3
Home, New York.....	56,298	2,978	20.4
Howard, New York.....	14,017	4,149	23.3
Imperial, London.....	17,820	24,166	45.4
Insurance Company of North America, Phila.....	53,346	34,496	11.4
Jersey City, Jersey City.....	39,401	28,787	73.1
Lancashire, Manchester.....	16,146	1,770	11.1
Liberty, New York.....	1,532	4,345	282.3
Lion, London.....	201,319	102,444	50.9
Liverpool and London and Globe, Liverpool.....	41,525	32,877	79.1
London and Lancashire, Liverpool.....	31,931	8,473	26.6
London Assurance Corporation, London.....	1,078	664	61.5
Manufacturers and Builders, New York.....	83,961	35,176	41.9
Merchants, Newark.....	.....	.....	.....

Western, Toronto.....	\$7,824	\$3,444	44.1	Merchants, New York.....	\$11,996	\$4,750	49.1
Williamsburg City, Brooklyn.....	6,015	2,952	49.1	Mount Holly, Mount Holly.....	9,053	4,895	53.3
Westchester, New Rochelle.....	8,215	3,721	45.3	Mutual, New York.....	34,754	9,616	27.7
Totals.....	\$1,504,836	\$631,678	41.9	National, Elizabeth.....	16,141	7,497	46.6
NEVADA.				National, Hartford.....	2,632	981	37.3
Æna, Hartford.....	\$5,484	\$336	6.1	National, New York.....	2,818	.....	.....
American, Philadelphia.....	1,798	5	.2	New Brunswick, New Brunswick.....	4,761	600	13.1
Fire Insurance Association, London.....	6,413	268	4.1	New Hampshire, Manchester.....	9,283	4,593	48.5
Firemans Fund, San Francisco.....	7,290	60	.8	Neptune F. and M., Boston.....	2,504	1	.03
Guardian, London.....	2,670	1,048	4.1	Newark, Newark.....	40,704	17,514	42.9
Hartford, Hartford.....	4,821	1,162	24.1	New York Brewery, New York.....	9,374	1,568	16.1
Home Mutual, San Francisco.....	75	.....	.....	New York, New York.....	71,582	22,861	31.9
Imperial, London.....	2,131	.....	.....	Niagara, New York.....	2,593	1	.03
Lancashire, Manchester.....	2,286	591	25.8	North American, Boston.....	51,938	23,480	45.2
Michigan F. and M., Detroit.....	31	.....	.....	North British and Mercantile, London.....	4,940	3,368	67.2
North American, Boston.....	136	.....	.....	North River, New York.....	33,376	19,192	57.4
North British and Mercantile, London.....	2,451	3	.1	Northern, London.....	41,497	16,743	40.4
Pennsylvania, Philadelphia.....	2,331	782	60.1	Norwich, London.....	8,648	6,316	73.1
Phoenix, Hartford.....	1,300	18	2.3	Orient, Hartford.....	4,066	1,360	33.4
Scottish Union and National, Edinburgh.....	798	.....	.....	Pacific, New York.....	1,959	2,833	.....
Sun Fire Office, London.....	2,045	.....	.....	Peoples, Pittsburgh.....	3,741	1,374	36.8
Union, San Francisco.....	2,169	400	18.5	Peoples, Manchester.....	3,925	4,154	104.6
Western, Toronto.....	2,568	159	6.1	Peoples, New York.....	88,434	33,548	37.9
Totals.....	\$46,797	\$4,837	10.3	Phoenix, Brooklyn.....	23,184	14,344	61.8
NEW JERSEY.				Phoenix, Hartford.....	51,095	16,106	31.5
Æna, Hartford.....	\$35,516	\$20,842	58.7	Phoenix, London.....	4,154	5,567	134.0
Agricultural, Watertown.....	35,663	22,915	64.2	Prescott, Boston.....	19,368	13,186	67.9
American Central, St. Louis.....	5,101	5,101	42.5	Providence-Washington, Providence.....	58,371	35,068	60.1
American, Newark.....	95,457	17,998	18.9	Queen, Liverpool.....	75,441	30,638	40.6
American, New York.....	7,671	3,699	47.4	Royal, Liverpool.....	3,324	610	18.4
American, Philadelphia.....	31,653	17,788	56.3	Ruigers, New York.....	10,512	2,675	25.5
Alliance, New York.....	10,681	432	4.0	St. Paul F. and M., St. Paul.....	1,851	3,965	214.2
Anglo-Nevada, San Francisco.....	9,762	13,138	134.5	Scottish Union and National, Edinburgh.....	28,918	18,679	64.7
Boatmans F. and M., Pittsburgh.....	5,198	2,716	52.3	Springfield F. and M., Springfield.....	16,392	6,337	38.9
British America, Toronto.....	9,697	3,034	31.3	Standard, Trenton.....	10,985	8,604	78.3
Backs County Contributorship, Morrisville.....	1,221	791	64.9	Sun Fire Office, London.....	7,384	4,546	61.6
Buffalo German, Buffalo.....	2,684	672	25.1	Traders, Chicago.....	10,757	5,801	54.2
Camden, Camden.....	10,934	960	88.1	Transatlantic, Hamburg.....	12,167	7,867	64.5
Citizens, New York.....	25,316	8,858	35.1	Union, Philadelphia.....	11,918	8,993	74.9
Citizens, Pittsburgh.....	3,295	7,461	226.4	Union, San Francisco.....	5,716	5,028	87.9
City of London, London.....	7,417	1,143	15.4	United Firemen, Philadelphia.....	2,304	3,538	153.5
Commercial Union, London.....	63,657	43,727	68.8	United States, New York.....	11,335	11,566	102.0
Commerce, Albany.....	1,355	751	55.7	Western, Toronto.....	32,109	9,966	30.9
Commercial, San Francisco.....	2,265	2,500	110.3	Westchester, New Rochelle.....	18,015	4,850	26.9
Totals.....	\$46,797	\$4,837	10.3	Williamsburg City, Brooklyn.....	.....	.....	.....
				Totals.....	\$4,536,470	\$1,150,069	45.3

* Losses paid.

NAME OF COMPANY.		Premiums.	Losses.	Ratio of Losses to Premiums.
NEW MEXICO.				
Ætna, Hartford.....	\$3,097	\$13	61	1.4
American, Philadelphia.....	4,647	62	1.3	1.3
American Central, St. Louis.....	2,010	285	11.2	6.9
Anglo-Nevada, San Francisco.....	2,189	153	7.1	3.3
California, San Francisco.....	4,314	1,169	27.1	43.8
Commercial Union, San Francisco.....	4,350	1,903	43.8	15.5
Connecticut, Hartford.....	3,380	.....	.....	14.3
Fire Association, Philadelphia.....	1,869	280	15.5	61.7
Fire Insurance Association, London.....	4,110	588	14.3	2.2
Firemans Fund, San Francisco.....	7,500	4,692	61.7	5.3
Germania, New York.....	2,072	40	2.2	.....
Hartford, Hartford.....	4,575	243	5.3	43.0
Home, New York.....	107	.....	.....	10.2
Home Mutual, San Francisco.....	2,904	1,240	43.0	32.1
Imperial, London.....	5,563	1,070	19.2	18.3
Insurance Co. of North America, Philadelphia.....	6,533	1,570	24.2	84.4
Lion Fire, London.....	6,784	1,240	18.3	24.8
Liverpool and London and Globe, Liverpool.....	7,536	1,870	24.8	24.7
Merchants, Newark.....	2,016	1,704	84.4	18.4
Norwich Union, Norwich.....	1,575	387	24.7	31.2
North British and Mercantile, London.....	4,432	1,548	34.9	4.6
Orient, Hartford.....	4,241	770	18.4	23.9
Pennsylvania, Philadelphia.....	4,524	1,412	31.2	35.1
Phoenix, Brooklyn.....	4,060	190	4.6	16.4
Phoenix, Hartford.....	5,492	1,310	23.9	29.4
Providence-Washington, Providence.....	2,660	.....	.....	19.8
Queen, Liverpool.....	4,494	935	20.8	49.4
St. Paul F. and M., St. Paul.....	3,367	734	21.8	.....
Scottish Union and National, Edinburgh.....	4,984	990	19.8	.....
Springfield F. and M., Springfield.....	3,192	1,574	49.4	.....
Sun Fire Office, London.....	2,715	.....	.....	.....
Traders, Chicago.....	1,784	4	.....	.....
Union, San Francisco.....	1,818	.....	.....	.....
Westchester, New Rochelle.....	955	658	68.8	.....
Western, Toronto.....	840	.....	.....	.....
NEW YORK—Continued.				
Fidelity F. and M., Cincinnati.....	\$14,704	\$10,759	73.2	.....
Fire Association, New York.....	57,914	110,935	191.5	.....
Fire Association, Philadelphia.....	225,975	217,083	96.1	.....
Fire Insurance Association, London.....	131,705	114,873	87.1	.....
Fire Insurance Company Co. of Philadelphia.....	57,918	37,588	65.2	.....
Firemans Fund, San Francisco.....	97,890	86,871	88.6	.....
Firemans, Baltimore.....	16,312	12,814	78.9	.....
Firemans, Boston.....	14,247	12,756	89.6	.....
Firemans, Newark.....	46,763	42,933	91.8	.....
Firemans, New York.....	30,375	30,276	99.6	.....
Franklin, Cincinnati.....	21,165	14,793	69.9	.....
Franklin, Philadelphia.....	77,984	54,232	69.5	.....
German, Pittsburgh.....	30,635	39,006	127.3	.....
German-American, New York.....	881,492	957,615	107.8	.....
Germania, New York.....	356,490	152,605	42.9	.....
Girard F. and M., Philadelphia.....	26,822	13,960	52.1	.....
Glens Falls, Glens Falls.....	166,455	115,464	69.6	.....
Globe, New York.....	76,223	44,659	59.9	.....
Granite State, Manchester.....	43,098	33,393	77.3	.....
Greenwich, New York.....	312,960	231,047	73.8	.....
Guardian, London.....	161,379	117,460	72.9	.....
Guardian, New York.....	35,740	39,800	111.3	.....
Grand Rapids, Grand Rapids.....	8,593	4,339	50.5	.....
Hamburg-Bremen, Hamburg.....	157,701	164,645	104.4	.....
Hamilton, New York.....	69,256	57,504	83.1	.....
Hanover, New York.....	395,891	241,589	78.9	.....
Hartford, Hartford.....	397,699	216,199	70.2	.....
Home, New York.....	1,075,543	449,127	41.6	.....
Home Mutual, San Francisco.....	5,490	19,563	350.3	.....
Howard, New York.....	138,280	109,510	79.4	.....
Hekla, Madison.....	8,062	328	3.8	.....
Imperial, London.....	273,249	217,610	79.7	.....
Insurance Co. of North America, Philadelphia.....	202,814	217,890	108.4	.....
Insurance Co. of the State of Pa., Philadelphia.....	42,821	46,449	108.4	.....
Jefferson, New York.....	36,780	20,013	54.4	.....
Jersey City, Jersey City.....	14,410	6,588	45.7	.....
Kings County, Brooklyn.....	42,984	27,195	63.2	.....
Knickerbocker, New York.....	39,196	35,995	90.1	.....

Supplemental Report.

	\$80	\$31	*37.7		\$50.304	\$45.340	89.9
German American, New York.....	3,205	*990	*30.9	Lafayette, New York.....	89,018	306,914	106.4
National F. and M., Hartford.....	171	.....	.....	Liberty, New York.....	86,847	121.1	100.6
Lancashire, Manchester.....	251	.....	.....	Lion, London.....	797,145	82.7	82.7
London and Lancashire, Liverpool.....	.....	.....	.....	Liverpool and London and Globe, Liverpool.....	134,934	57.1	57.1
Totals.....	\$134,336	30,495	22.7	London and Lancashire, London.....	236,398	134,934	57.1
				London Assurance Corporation, London.....	169,765	114,669	67.9
King, Hartford.....	\$518,077	\$375,487	72.5	Long Island, Brooklyn.....	73,080	47,365	64.8
Agricultural, Watertown.....	267,505	161,167	60.1	Louisville Underwriters, Louisville.....	95,183	52,512	89.4
Albany, Albany.....	46,816	26,738	54.8	Manufacturers and Builders, New York.....	71,454	52,214	73.1
American, Boston.....	22,090	33,353	51.1	Marine, St. Louis.....	20,670	29,334	141.9
American, Newark.....	70,066	50,505	72.1	Mechanics, Philadelphia.....	6,189	11,831	191.1
American, New York.....	174,418	128,800	74.1	Mechanics and Traders, New Orleans.....	43,087	38,807	95.1
American, Philadelphia.....	135,225	104,102	77.2	Mercantile, Cleveland.....	13,616	11,612	88.7
American Central, St. Louis.....	108,677	58,004	54.9	Mercantile, New York.....	11,201	10,216	90.4
Anglo-Nevada, San Francisco.....	101,011	55,568	55.1	Mercantile F. and M., Boston.....	18,724	15,409	82.4
Alliance, New York.....	117,996	29,470	24.9	Mechanics, Newark.....	14,765	12,138	120.6
Armenia, Pittsburgh.....	9,973	7,675	76.9	Mechanics, New York.....	97,359	85,136	97.8
Atlantic F. and M., Providence.....	5,278	16,848	319.2	Mechanics, Providence.....	74,056	85,679	115.6
Boatman's, Pittsburgh.....	29,586	87,419	13.1	Meriden, Meriden.....	41,556	38,974	93.9
British America, Toronto.....	78,786	87,390	110.8	Michigan F. and M., Detroit.....	20,802	13,401	64.4
Broadway, New York.....	34,428	15,655	45.5	Milwaukee Mechanics Mutual, Milwaukee.....	12,116	18,616	153.6
Buffalo German, Buffalo.....	121,131	60,666	50.1	Nassau, New York.....	40,400	36,961	84.6
Boylston, Boston.....	31,584	18,583	58.8	National, Hartford.....	54,507	21,415	52.9
California, San Francisco.....	51,141	38,214	74.8	National, New York.....	103,045	35,028	66.7
Citizens, Cincinnati.....	49,468	41,030	83.1	Neptune F. and M., Boston.....	13,563	47,729	46.4
Citizens, New York.....	187,257	131,704	70.4	Newark, Newark.....	44,634	7,791	57.3
Citizens, Pittsburgh.....	44,840	50,524	112.6	New Hampshire, Manchester.....	84,964	99,656	88.9
Citizens, St. Louis.....	11,089	9,161	82.6	New York Bowery, New York.....	44,353	52.2	52.2
City, New York.....	26,293	14,827	56.4	New York Equitable, New York.....	194,243	141,599	72.9
City of London, London.....	117,266	114,324	97.7	New York, New York.....	24,291	12,039	49.5
Commerce, Albany.....	45,890	37,908	82.9	Niagara, New York.....	59,135	56,271	95.2
Commercial, San Francisco.....	33,327	36,348	109.0	North American, Boston.....	439,455	312,196	71.1
Commercial Union, London.....	401,349	204,710	73.5	North British and Mercantile, London.....	19,727	13,555	68.8
Commonwealth, New York.....	73,259	47,828	65.2	Northern, London.....	311,559	199,658	64.2
Concordia, Milwaukee.....	40,990	38,647	94.2	North River, New York.....	188,130	122,235	59.7
Connecticut, Hartford.....	136,175	137,469	88.1	Northwestern National, Milwaukee.....	54,657	19,508	35.7
Continental, New York.....	391,322	210,118	53.8	Northwestern Union, Norwich.....	173,572	166,389	96.2
Detroit F. and M., Detroit.....	80,058	12,065	137.7	Orient, Hartford.....	108,688	97,368	89.3
Eagle, New York.....	27,623	22,073	79.9	Pacific, New York.....	118,686	77,460	65.1
Empire, Boston.....	31,113	18,093	57.9	Packers and Provision Dealers, Chicago.....	9,800	9,550	97.4
Equitable F. and M., Providence.....	32,885	30,732	93.4	Park, New York.....	37,151	33,605	90.6
Exchange, New York.....	23,286	40,126	88.6	Pennsylvania, Philadelphia.....	94,453	72,274	76.6
Farmers, York.....	23,147	20,059	86.8	Peoples, Manchester.....	47,289	23,854	50.4
Farragut, New York.....	116,238	40,049	39.7	Peoples, Pittsburgh.....	41,560	41,369	101.9
				Phoenix, Hartford.....	257,059	181,284	70.5
				Prudential, New York.....	6,527	.....	.....

* Losses paid.

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
NEW YORK—Continued.			
Peoples, New York.....	\$50,167	\$30,302	60.4
Peter Cooper, New York.....	22,730	6,180	27.2
Phenix, Brooklyn.....	740,327	763,632	103.1
Phoenix, London.....	246,664	273,617	110.9
Prescott, Boston.....	53,994	49,129	90.9
Providence-Washington, Providence.....	90,832	78,032	85.9
Queen, Liverpool.....	172,752	151,621	87.6
Reading, Reading.....	23,104	17,207	74.5
Reliance, Philadelphia.....	39,546	37,148	94.1
Rochester German, Rochester.....	68,097	70,842	102.6
Royal, Liverpool.....	583,640	497,645	85.3
Ruigers, New York.....	39,610	12,349	31.2
St. Paul F. and M., St. Paul.....	47,731	44,245	92.8
Scottish Union and National, Edinburgh.....	120,727	140,805	116.7
Security, New Haven.....	38,585	33,244	86.1
Springfield F. and M., Springfield.....	158,828	131,646	82.8
Spring Garden, Philadelphia.....	41,128	24,680	60.8
Standard, New York.....	37,598	17,762	47.3
Stuyvesant, New York.....	64,519	55,541	86.1
Sun, San Francisco.....	13,125	7,243	55.3
Sun Fire Office, London.....	174,033	174,804	100.4
Sun Mutual, New Orleans.....	19,819	24,635	124.2
Traders, Chicago.....	59,466	56,033	94.2
Transatlantic, Hamburg.....	35,899	32,489	90.5
Union, New York.....	25,452	21,693	85.3
Union, San Francisco.....	60,804	69,749	114.7
United Firemans, Philadelphia.....	36,918	31,953	86.6
Truett, New Orleans.....	13,472	15,655	116.2
United Fire Reinsurance, Manchester.....	220,805	252,887	114.5
United States, New York.....	51,406	16,667	32.4
Westchester, New Rochelle.....	260,384	175,351	67.3
Western, Pittsburgh.....	32,692	35,692	109.1
Western, Toronto.....	84,168	69,407	82.4
Williamsburg City, Brooklyn.....	216,793	114,264	52.7
Totals.....	\$18,425,986	\$13,937,666	75.6

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
OHIO.			
Etina, Hartford.....	\$104,772	\$47,008	44.8
Agricultural, Watertown.....	30,153	8,381	27.9
Amazon, Cincinnati.....	78,925	51,563	65.3
American, Boston.....	5,188	2,716	52.3
American Central, St. Louis.....	11,666	7,888	67.5
American, Newark.....	15,428	10,831	70.3
American, New York.....	12,594	4,418	35.1
American, Philadelphia.....	61,024	57,246	93.8
Anglo-Nevada, San Francisco.....	17,114	3,412	19.9
Atlantic F. and M., Providence.....	1,648	1,682	102.0
Aurora, Cincinnati.....	42,230	25,547	60.5
Boatman F. and M., Pittsburgh.....	13,246	9,108	69.1
Boylston, Boston.....	3,447	2,698	78.2
British America, Toronto.....	33,011	25,915	78.5
Buffalo German, Buffalo.....	25,240	11,300	45.1
California, San Francisco.....	35,686	15,591	43.7
Cincinnati, Cincinnati.....	24,315	10,343	42.6
Citizens, New York.....	26,408	8,444	31.9
Citizens, Pittsburgh.....	11,269	10,389	91.9
Citizens, St. Louis.....	2,993	1,531	51.1
Columbia, Dayton.....	87,775	27,800	31.7
Commerce, Albany.....	4,935	2,185	44.3
Commercial, Cincinnati.....	41,137	32,339	78.7
Commercial Union, London.....	70,416	27,822	39.6
Cooper, Dayton.....	128,620	84,385	65.5
Concordia, Milwaukee.....	37,921	17,469	46.1
Connecticut, Hartford.....	40,310	22,846	56.7
Continental, New York.....	67,229	75,962	113.0
Delaware Mutual Safety, Philadelphia.....	16,878	6,363	37.6
Detroit F. and M., Detroit.....	10,136	5,961	58.5
Dwelling House, Boston.....	31,443	18,501	58.5
Enterprise F. and M., Cincinnati.....	25,734	8,023	31.3
Equitable F. and M., Providence.....	6,570	4,002	61.2
Eureka F. and M., Cincinnati.....	74,082	32,846	44.3
Exchange, New York.....	343	.....	.....
Farmers, Cincinnati.....	43,997	26,769	60.8
Farragut, New York.....	3,989	54	1.3
Fidelity and Casualty, New York.....	43,705	18,799	42.8

NORTH CAROLINA.					
Ætna, Hartford.....	\$11,348	* \$2,101	* 18 6	Fidelity F. and M., Cincinnati.....	14,071
Agricultural, Watertown.....	3,010	2,450	81.4	Fire Association, New York.....	3,346
Citizens, New York.....	4,417	1,853	41.9	Fire Association, Philadelphia.....	48,232
City of London, London.....	4,186	8	1	Fire Insurance Association, London.....	6,181
Commercial Union, London.....	10,677	7,016	65.7	Firemans Fund, San Francisco.....	7,513
Exchange, New York.....	227	4,818	32.4	Firemens, Cincinnati.....	15,163
Fire Association, Philadelphia.....	14,994	1,305	69.1	Firemens, Dayton.....	43,995
Fire Insurance Association, London.....	1,892	1,305	69.1	Firemens, Newark.....	108,950
Germania, New York.....	5,009	3,707	42.1	Franklin, Columbus.....	7,493
Hanover, New York.....	8,802	3,707	42.1	Franklin, Philadelphia.....	30,016
Hartford, Hartford.....	26,408	10,728	40.5	German, Freeport.....	8,847
Home, New York.....	25,585	15,695	61.1	Germania, New York.....	94,139
Imperial, London.....	7,848	3,364	30.1	German, Peoria.....	15,049
London Assurance Corporation, London.....	5,999	8,694	146.6	German, Pittsburgh.....	14,443
Merchants, Newark.....	3,703	400	10.8	German, Wheeling.....	9,115
National, New York.....	108	.....	.....	German-American, New York.....	18,790
Niagara, New York.....	3,147	1,322	41.9	German-American, Cincinnati.....	46,018
North British and Mercantile, London.....	16,724	9,146	54.8	Germania F. and M., Cincinnati.....	9,408
North Carolina Home, Raleigh.....	40,660	21,256	52.2	Girard F. and M., Philadelphia.....	16,173
Norwich Union, Norwich.....	4,995	4,672	93.6	Glens Falls, Glens Falls.....	18,281
Rochester German, Rochester.....	16,206	18,801	116.0	Globe, Cincinnati.....	16,099
St. Paul F. and M., St. Paul.....	6,331	3,045	48.1	Globe, Cincinnati.....	33,982
Scottish Union and National, Edinburgh.....	7,653	2,521	32.9	Granite State, Portsmouth.....	3,755
Springfield F. and M., Springfield.....	19,104	6,845	35.8	Guardian, New York.....	17,435
Sun Fire Office, London.....	2,428	23,366	60.7	Guardian, London.....	12,417
Virginia F. and M., Richmond.....	38,437	7,165	52.7	Hamburg-Bremen, Hamburg.....	12,417
Western, Toronto.....	13,583	.....	.....	Hanover, New York.....	16,988
Supplemental Report.				Hartford, Hartford.....	32,511
Anglo-Nevada, San Francisco.....	10,905	4,660	42.8	Home, New York.....	107,988
Phoenix, Hartford.....	16,598	5,995	36.3	Howard, New York.....	50.5
Lancashire, Manchester.....	11,013	4,841	43.9	Imperial, London.....	12,888
North America, Bos'on.....	25	726	11.9	Insurance Co. of North America, Phila.....	8,093
London and Lancashire, Liverpool.....	6,057	.....	.....	Insurance Co. State of Pennsylvania, Phila.....	57.9
Totals.....	\$348,119	\$177,358	50.9	Kanton, Covington.....	69,232
				Lancashire, Manchester.....	625
				Liberty, New York.....	23,157
				Lion Fire, London.....	25,237
				London Assurance Corporation, London.....	990
				Long and Lancashire, London.....	4,321
				Long Island, Brooklyn.....	306
				Louisville Underwriters, Louisville.....	23,949
				Manufacturers and Merchants, Pittsburgh.....	2,023
				Mercantile, Cleveland.....	20,833
				Mercantile F. and M., Boston.....	7,297
				Merchants, Newark.....	30,518
				Merchants, Providence.....	4,728
				Merchants and Manufacturers, Cincinnati.....	8,961
				Miami Valley, Dayton.....	4,021
				Michigan F. and M., Detroit.....	37,183
				Milwaukee Mechanics, Milwaukee.....	9,454
					11,595
					28,199
					47.7

* Loose paid.

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Premiums to Losses
OHIO—Continued.			
National, Cincinnati.....	\$53,606	\$8,817	53.8
National, Hartford.....	26,206	14,437	55.1
National, New York.....	6,257	4,958	79.2
Newark, Newark.....	16,377	7,914	48.2
New Hampshire, Manchester.....	29,621	15,571	52.6
New York Bowery, New York.....	76,725	5,782	34.6
Niagara, New York.....	60,682	41,760	58.8
North American, Boston.....	4,337	1,921	44.3
North British and Mercantile, Edinburgh.....	77,301	32,537	42.1
North, London.....	72,093	35,527	49.3
Northwestern National, Milwaukee.....	44,468	18,323	41.3
Norwich Union, Norwich.....	35,765	16,337	45.6
Ohio, Dayton.....	62,050	46,395	74.7
Ohio Farmers, Leroy.....	498,734	322,407	78.8
Orient, Hartford.....	18,798	10,140	53.9
Pacific, New York.....	5,218	3,267	62.6
Pennsylvania, Philadelphia.....	39,005	22,041	56.5
Peoples, Manchester.....	16,998	5,466	31.8
Peoples, New York.....	4,024	3,358	83.5
Peoples, Pittsburgh.....	13,354	5,916	44.8
Phoenix, Brooklyn.....	117,633	74,118	62.8
Phoenix, Hartford.....	180,695	90,390	53.3
Phoenix, London.....	38,691	21,668	55.9
Prescott, Boston.....	37,621	27,382	72.8
Providence-Washington, Providence.....	14,891	7,155	48.1
Queen, Liverpool.....	90,294	59,062	65.4
Reliance, Philadelphia.....	11,393	3,610	31.7
Rochester German, Rochester.....	18,176	4,822	26.7
Royal, Liverpool.....	206,926	128,213	61.9
St. Paul F. and M., St. Paul.....	52,284	52,593	100.5
Scottish Union and National, Edinburgh.....	23,538	4,492	19.1
Security, Cincinnati.....	78,156	32,121	41.2
Security, New Haven.....	17,592	9,522	54.1
Springfield F. and M., Springfield.....	43,945	20,813	47.4
Spring Garden, Philadelphia.....	23,983	10,600	44.2
Standard, New York.....	1,940	15	.7
Sun Fire Office, London.....	54,085	19,238	35.6
Sun, San Francisco.....	4,895	2,232	45.7
OREGON—Continued.			
Orient, Hartford.....	\$2,299	\$1,674	72.8
Phoenix, Hartford.....	16,746	3,607	21.6
Phoenix, London.....	19,148	1,249	6.5
Royal, Liverpool.....	10,288	2,970	25.8
St. Paul F. and M., St. Paul.....	8,372	1,368	15.6
Scottish Union and National, Edinburgh.....	11,481	4,869	42.0
State, Salem.....	50,318	12,006	21.9
State Investment and Insurance, San Francisco.....	23,593	7,130	30.2
Union, San Francisco.....	17,478	1,136	6.4
Western, Toronto.....	4,130	.62	1.5
Totals.....	\$732,769	\$205,911	27.9
PENNSYLVANIA.			
Atlas, Hartford.....	\$275,346	\$156,792	61.1
Agricultural, Watertown.....	67,726	36,736	54.3
Allegheny, Pittsburgh.....	19,054	10,112	52.9
Alleghenia, Pittsburgh.....	81,960	51,658	63.1
Alliance, New York.....	5,347	.....	.....
American, Boston.....	9,018	2,953	32.7
American Central, St. Louis.....	46,099	28,280	61.4
American, New York.....	18,021	7,316	40.5
American, Newark.....	28,816	18,838	65.4
American, Philadelphia.....	230,090	126,864	53.7
Armenia, Pittsburgh.....	18,227	18,539	101.7
Artisans, Pittsburgh.....	33,280	8,668	26.1
Anglo-Nevada, San Francisco.....	38,236	25,855	67.7
Atlantic F. and M., Providence.....	2,125	267	12.6
Ben Franklin, Allegheny.....	29,145	12,809	44.1
Birmingham, Pittsburgh.....	21,987	11,092	50.6
Boatmans F. and M., Pittsburgh.....	55,451	42,624	76.9
British America, Toronto.....	78,651	51,370	65.4
British and Foreign Marine, Liverpool.....	66,991	49,080	73.4
Buffalo German, Buffalo.....	33,309	20,224	60.7
California, San Francisco.....	10,302	2,752	26.7
Cash, Pittsburgh.....	9,596	2,951	30.8
Citizens, Cincinnati.....	7,647	7,669	99.7
Citizens, New York.....	22,087	13,036	59.1

Teutonia F. and M., Dayton.....	\$5,597	18 9	Citizens, Pittsburgh.....	\$53,598	45 9
Traders Chicago.....	85,404	58.5	City of London, London.....	27,957	86.3
Union, Buffalo.....	8,061	16.1	City, Pittsburgh.....	45,944	172.2
Union, Philadelphia.....	25,203	73.3	Commerce, Albany.....	10,104	96.7
Union, San Francisco.....	21,895	71.7	Commercial, San Francisco.....	9,704	6.86
United Firemen, Philadelphia.....	7,254	43.9	Commercial, San Francisco.....	8,174	59.5
United States, New York.....	4,883	21.5	Commonwealth, New York.....	142,888	57.2
Washington, Cincinnati.....	35,620	79.3	Connecticut, Hartford.....	10,360	80.9
Westchester, New Rochelle.....	58,080	56.9	Continental, New York.....	64,876	52.498
Western Cincinnati.....	58,978	86.8	Delaware Mutual Safety, Philadelphia.....	115,187	45.1
Western, Pittsburgh.....	12,010	90.0	Dwelling House, Boston.....	163,477	106,308
Western, Toronto.....	47,523	57.7	Eliot, Boston.....	59,003	45.3
Williamsburgh City, Brooklyn.....	20,806	35.1	Equitable F. and M., Providence.....	10,869	6,473
Totals.....	\$5,588,139	55.2	Exchange, New York.....	16,139	4,680
Ætna, Hartford.....	\$3,020	51 8	Farragut, New York.....	10,583	1,481
Agricultural, Watertown.....	442	410 1	Fidelity F. and M., Cincinnati.....	10,432	5,340
American, Philadelphia.....	7,823	2.8	Fire Association, London.....	2,855	473
Anglo-Nevada, San Francisco.....	24,866	14 8	Fire Association, New York.....	45,868	32,701
California, San Francisco.....	14,198	44 1	Fire Association, Philadelphia.....	16,503	5,425
Columbia F. and M., Portland.....	40,267	2,335	Fire Insurance Company Co. of Philade phia.....	254,780	138,006
Commercial, San Francisco.....	11,898	7,828	Firemen, Baltimore.....	64,257	26,048
Commercial Union, London.....	19,628	741	Firemen, Dayton.....	6,714	133
City of London, London.....	521	3 8	Firemans Fund, San Francisco.....	18,481	15,378
Connecticut, Hartford.....	11,446	36.4	Firemen, Newark.....	37,014	21,058
Fire Insurance Association, London.....	12,612	50.4	Franklin, Columbus.....	18,635	6,400
Firemans Fund, San Francisco.....	21,613	10,887	Franklin, Philadelphia.....	20,477	10,255
Germania, New York.....	7,164	10.4	Franklin, Philadelphia.....	113,877	66,017
Guardian, London.....	8,248	15 3	German-American, New York.....	120,956	55,722
Hamburg-Bremen, Hamburg.....	27,658	47.3	German-American, Pittsburgh.....	53,896	25,706
Hamburg-Magdeburg, Hamburg.....	9,534	26.2	Germania, New York.....	98,216	33,548
Hartford, Hartford.....	15,674	9,068	German, Philadelphia.....	58,057	31,924
Home, New York.....	17,047	3,609	German, Pittsburgh.....	76,513	23,699
Home Mutual San Francisco.....	36,103	15,790	Girard F. and M., Philadelphia.....	132,831	38,595
Imperial, London.....	10,846	3,517	Glens Falls, Glens Falls.....	19,001	10,463
Lancashire, Manchester.....	10,288	2,970	Granite State, Portsmouth.....	12,194	5,439
Lion Fire, London.....	11,774	4,436	Greenwich, New York.....	13,603	6,497
Liverpool and London and Globe, Liverpool.....	36,136	13,561	Grand Rapids, Grand Rapids.....	4,238	1,740
Liverpool and Lancashire, Liverpool.....	15,987	3,570	Guardian F. and L., London.....	47,816	22,942
Michigan F. and M., Detroit.....	25	22.3	Guardian, New York.....	2,926	628
New Zealand, Auckland.....	26,342	43.7	Hamburg-Bremen, Hamburg.....	60,656	24,473
North American, Boston.....	399	19.2	Humboldt, Allegheny.....	29,296	14,669
North British and Mercantile, London.....	17,149	17.8	Hanover, New York.....	81,070	51,970
Northwestern F. and M., Portland.....	101,456	2,891	Hartford, Hartford.....	184,931	88,807
Northwestern F. and M., Portland.....	10,288	2,975	Home, New York.....	156,607	70,802
Oakland Home, Oakland.....	13,200	45.0	Howard, New York.....	50,730	24,112
Oregon F. and M., Portland.....	26,255	8,038	Imperial, London.....	87,120	66,819
			Insurance Company of North America, Phila.....	517,918	330,165
			Insurance Co. of the State of Pa., Philadelphia.....	56,729	36,074
			Jefferson, New York.....	1,605	4

NAME OF COMPANY.		Premiums.	Losses.	Ratio of Losses to Premiums.
PENNSYLVANIA—Continued.				
Jefferson, Philadelphia.....	\$19,865	\$2,973	14.9	5
Jersey City, Jersey City.....	5,060	28	43.9	28.6
Kenton, Covington.....	10,667	4,689	43.9	63.5
Kings County, Brooklyn.....	158,556	774	100,950	321
Lancashire, Manchester.....	15,277	321	45.2	49.5
Liberty, New York.....	22,865	10,339	45.2	57.7
Lion, London.....	266,847	132,061	49.5	44.3
Liverpool and London and Globe, Liverpool.....	81,283	48,600	57.7	43.3
London Assurance Corporation, London.....	88,777	39,301	44.3	30.7
London and Lancashire, Liverpool.....	7,957	3,443	43.3	35.2
Long Island, Brooklyn.....	8,418	2,585	30.7	32.7
Louisville Underwriters, Louisville.....	67,139	23,592	35.2	134.9
Lumbermans, Philadelphia.....	7,853	2,597	32.7	43.9
Manufacturers and Builders, New York.....	39,956	41,792	134.9	33.3
Manufacturers and Merchants, Pittsburgh.....	2,658	1,148	43.9	58.9
Marine, St. Louis.....	39,338	13,085	33.3	36.2
Mechanics, Philadelphia.....	6,599	3,889	58.9	137.3
Mercantile, Cleveland.....	10,843	3,869	36.2	41.1
Mercantile F. and M., Boston.....	2,484	3,411	137.3	42.9
Mercantile, New York.....	28,564	12,471	42.9	72.2
Merchants, New York.....	7,049	5,088	72.2	41.1
Merchants, Providence.....	18,945	7,756	41.1	19.2
Merchants, Meriden.....	5,454	1,007	19.2	26.6
Michigan F. and M., Detroit.....	6,377	1,699	26.6	91.8
Monongahela, Pittsburgh.....	16,667	15,333	91.8	80.1
Mutual, New York.....	63,213	12,042	80.1	46.8
National, Allegheny.....	31,911	14,931	46.8	53.6
National, Hartford.....	39,205	21,045	53.6	85.5
National, New York.....	18,493	7,833	85.5	70.4
Neptune F. and M., Boston.....	13,731	13,999	70.4	40.8
Newark, Newark.....	37,571	5,565	40.8	65.4
New Hampshire, Manchester.....	22,021	8,668	39.0	57.4
New York Bowery, New York.....	82,913	47,544	57.4	31.1
Niagara, New York.....	9,048	2,815	31.1	67.7
North American, Boston.....	129,636	87,343	67.7	40.6
North British and Mercantile, London.....	50,833	20,616	40.6	
Northern, London.....				
RHODE ISLAND.				
Abington Mutual, Abington.....	\$1,093	\$0,415	55.1	41.3
Accident Ins. Co. of North America, Montreal.....	80	58,969	75.8	67.2
Ætna, Hartford.....	17,152	12,350	71.8	75.8
American Mutual, Providence.....	143,266	1,462	1.0	1.0
American, New York.....	3,068	1,462	47.7	47.7
American, Newark.....	1,906	1,462	77.2	77.2
American, Philadelphia.....	18,416	1,462	7.9	7.9
American Steamboiler, New York.....	1,250	869	69.5	69.5
American Surety, New York.....	6,531	800	12.3	12.3
Anglo-Nevada, San Francisco.....	3,943	21,041	53.3	53.3
Atlantic F. and M., Providence.....	6,423	800	12.3	12.3
Blackstone Mutual, Providence.....	198,449	21,041	10.6	10.6
Boatman, Boston.....	951	140	14.7	14.7
British America, Toronto.....	3,704	402	10.8	10.8
Cambridge Mutual, Cambridgeport.....	3,618	645	17.7	17.7
Citizens, New York.....	574	6,558	113.9	113.9
Citizens, Pittsburgh.....	5,269	2,733	51.9	51.9
City of London, London.....	7,717	8,666	111.7	111.7
Commerce, Albany.....	4,087	28	0.7	0.7
Commercial Union, London.....	17,735	29,692	167.3	167.3
Connecticut, Hartford.....	15,138	7,495	49.6	49.6
Continental, New York.....	6,944	1,413	20.4	20.4
Dorchester Mutual, Boston.....	3,072	818	26.7	26.7
Eliot, Boston.....	4,390	112	2.5	2.5
Employers Liability, London.....	3,515	375	10.7	10.7
Enterprise Mutual, Providence.....	148,576	59,796	40.4	40.4
Equitable F. and M., Providence.....	23,509	4,036	17.2	17.2
Farragut, New York.....	1,872	7	0.4	0.4
Fidelity and Casualty, New York.....	9,302	2,745	29.5	29.5
Fire Association of Philadelphia, Philadelphia.....	9,807	7,578	77.2	77.2
Firemans Fund, San Francisco.....	4,090	2,540	62.1	62.1
Fire Insurance Association, London.....	3,346	1,440	43.1	43.1
Fire Insurance Company Co. of Philadelphia.....	1,378	2,800	203.1	203.1
Firemens, Boston.....	4,710	49	1.0	1.0
Firemens, Newark.....	1,687	207	12.3	12.3
Firemens Mutual, Providence.....	63,580	753	1.1	1.1
First National, Worcester.....	3,263	238	7.4	7.4

Northwestern National, Milwaukee.....	\$5,977	\$10,080	390.4	Franklin Mutual, Providence.....	\$18,530	\$1,110	5.9
Norwich Union, Norwich.....	65,081	97,163	16.4	Franklin, Philadelphia.....	6,235	2,467	39.6
Orient, Hartford.....	74,445	54,013	73.9	German-American, New York.....	21,578	4,104	19.4
Pacific, New York.....	14,759	3,841	20.2	Germania, New York.....	5,056	872	17.2
Packers and Provision Dealers, Chicago.....	3,019	868	99.8	Girard F. and M., Philadelphia.....	1,035	266	19.7
Pennsylvania, Philadelphia.....	179,465	65,795	36.8	Glens Falls, Glens Falls.....	5,587	2,693	46.9
Peoples, Manchester.....	24,713	17,240	69.8	Granite State, Portsmouth.....	1,069	1,599	149.5
Peoples, New York.....	7,030	2,533	35.9	Guarantee Company of N. America, Montreal.....	1,668	.....	.....
Peoples, Pittsburgh.....	30,397	25,003	82.3	Guardian, London.....	10,032	11,974	119.3
Pittsburgh, Pittsburgh.....	20,270	6,997	34.5	Guardian, New York.....	983	1,661	168.9
Phoenix, Brooklyn.....	168,869	86,682	51.4	Hamburg-Bremen, Hamburg.....	13,754	1,300	9.5
Phoenix, Hartford.....	146,940	96,099	65.4	Hanover, New York.....	6,148	7,966	138.5
Phoenix, London.....	112,517	55,365	49.5	Hartford, Hartford.....	14,315	14,780	102.8
Prescott, Boston.....	7,266	4,287	58.4	Hartford Steamboiler, Hartford.....	9,169	200	2.1
Providence-Washington, Providence.....	28,933	11,331	39.2	Holyoke Mutual, Holyoke.....	4,559	2,493	54.7
Queen, Liverpool.....	139,199	55,407	39.7	Home, New York.....	34,380	26,586	82.1
Reading, Reading.....	52,110	21,679	41.6	Hope Mutual, Providence.....	137,072	14,455	10.6
Reliance, Philadelphia.....	46,819	25,479	54.4	Howard, New York.....	6,631	5,316	80.2
Rochester German, Rochester.....	19,883	13,463	67.7	Imperial, London.....	10,217	9,794	95.9
Ruigers, New York.....	3,355	2,433	72.6	Insurance Company of Dakota, Sioux Falls.....	504	.....	.....
Royal, Liverpool.....	360,861	228,327	61.9	Insurance Company of North America, Philadelphia.....	15,312	5,919	36.7
St. Paul F. and M., St. Paul.....	29,845	15,566	52.2	Insurance Co. of the State of Pa., Philadelphia.....	1,282	32	2.5
Scottish Union and National, Edinburgh.....	20,195	16,499	62.7	Lancashire, Manchester.....	6,574	4,640	70.6
Security, New Haven.....	12,580	7,819	62.1	Liberty, New York.....	3,566	.....	.....
Springfield F. and M., Springfield.....	144,128	81,264	56.4	Liton, London.....	3,662	628	17.2
Spring Garden, Philadelphia.....	78,315	41,689	53.2	Liverpool and London and Globe, Liverpool.....	35,437	6,904	19.5
Sun Fire Office, London.....	79,117	40,742	51.5	Lloyds Plate Glass, New York.....	733	131	20.6
Sun, San Francisco.....	3,028	873	28.8	London and Lancashire, Liverpool.....	8,374	1,385	16.5
Teutonia, Allegheny.....	22,391	5,781	25.8	London Assurance Corporation, London.....	7,285	1,510	20.7
Teutonia, Philadelphia.....	13,095	3,873	29.6	Long Island, Brooklyn.....	45	.....	2.8
Transatlantic, Hamburg.....	8,329	4,285	51.5	Manufacturers Mutual, Providence.....	1,577	23,799	19.4
Union, Philadelphia.....	82,412	45,455	55.2	Mechanics Mutual, Providence.....	91,668	13,031	14.2
Union, Pittsburgh.....	26,456	9,331	35.3	Mechanics, Philadelphia.....	746	.....	1.4
Union, San Francisco.....	29,488	14,260	48.4	Mechanics Mutual, Providence.....	5,516	510	9.8
United Firemen, Philadelphia.....	40,564	25,956	63.9	Merchants, Newark.....	5,173	78	1.4
United States, New York.....	1,064	1,064	34.8	Merchants, New York.....	954	2,594	23.4
Virginia F. and M., Richmond.....	8,134	3,906	48.1	Merchants and Farmers Mutual, Worcester.....	3,654	1,331	36.5
Washington, Cincinnati.....	3,001	182	5.8	Merchants Mutual, Providence.....	104,000	4,890	4.7
Westchester, New York.....	29,898	8,216	27.5	Meriden, Meriden.....	6,589	632	9.7
Western, Pittsburgh.....	32,983	32,983	84.3	Metropolitan Plate Glass, New York.....	492	16	3.2
Western, Toronto.....	190,902	74,367	57.7	National, Hartford.....	7,135	6,496	91.1
Williamsburgh City, Brooklyn.....	14,744	6,370	43.1	National, New York.....	2,153	3,179	147.6
Totals.....	\$8,273,875	\$4,497,879	54.4	New Hampshire, Manchester.....	4,207	5,461	127.0
				New York Bowery, New York.....	3,900	3,145	78.8
				Niagara, New York.....	12,324	4,017	32.7
				North American, Boston.....	20	.....	.....
				North British and Mercantile, London.....	17,996	9,029	50.1

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
RHODE ISLAND—Continued.				TENNESSEE.			
Northern, London.....	\$6,381	\$672	10.5	Aetna, Hartford.....	\$34,741	\$14,137	40.8
Northwestern National, Milwaukee.....	1,717	2,500	145.6	Amazon, Cincinnati.....	2,487	2,787	112.0
Norwich Union, Norwich.....	10,672	531	4.9	American, Philadelphia.....	7,721	6,103	79.1
Orient, Hartford.....	7,161	4,676	65.3	American Central, St. Louis.....	2,653	780	29.4
Pacific, New York.....	592	2,500	422.3	Anglo-Nevada, San Francisco.....	23,718	20,415	86.1
Pawtucket Mutual, Providence.....	39,971	5,334	13.4	Arling-on, Memphis.....	11,931	12,919	108.2
Pennsylvania, Philadelphia.....	8,258	1,476	17.9	Bluff City, Memphis.....	18,670	45,058	242.7
Peoples, Manchester.....	1,067	106	9.9	British American, Toronto.....	12,888	11,571	89.7
Phenix, Brooklyn.....	29,934	11,047	36.9	Clitizus, Memphis.....	8,212	6,271	76.4
Phoenix, Hartford.....	15,752	7,872	50.1	City of London, London.....	6,284	5,647	89.9
Phoenix, London.....	9,371	954	10.2	Commercial Union, London.....	16,466	34,237	207.9
Pr. scott, Boston.....	1,582	653	41.3	Connecticut, Hartford.....	11,065	11,065	77.4
Providence Mutual, Providence.....	31,558	4,343	13.8	Continental, New York.....	51,227	46,344	80.3
Providence-Washington, Providence.....	88,623	10,291	11.6	Equitable, Nashville.....	41,887	36,372	86.8
Provident Mutual Steamboiler, Providence.....	9,361	.....	.....	Factors, Memphis.....	9,358	30,743	221.6
Queen, Liverpool.....	9,708	900	9.2	Farragut, New York.....	4,884	5,942	121.6
Quincy Mutual, Quincy.....	1,495	138	9.2	Fire Association, Philadelphia.....	14,008	16,078	114.7
Rhode Island Mutual, Providence.....	193,168	27,477	14.3	Fire Association, New York.....	1,609	.....	.....
Royal, Liverpool.....	16,508	1,777	10.5	Fire Insurance Association, London.....	9,473	11,589	122.3
Scottish Union and National, Edinburgh.....	13,023	205	1.5	Firemans Fund, San Francisco.....	16,157	14,093	87.8
Security, New Haven.....	3,349	9	.2	German, Freeport.....	16,157	10,157	41.8
Springfield F. and M., Springfield.....	13,935	5,120	36.9	German-American, New York.....	38,682	38,682	100.0
Spring Garden, Philadelphia.....	4,721	4,140	87.7	Germania, New York.....	39,981	38,817	117.6
Standard, New York.....	276	.....	.....	Georgia Horse, Columbus.....	11,059	19,131	172.9
Sterling, New York.....	816	.....	.....	Guardian, London.....	15,045	5,788	38.4
State Mutual, Providence.....	411,271	42,167	10.3	Guardian, New York.....	5,902	3,972	67.2
Sun, London.....	12,051	1,840	15.2	Hamburg-Bremen, Hamburg.....	17,618	21,543	122.3
Tiverton and Little Compton, Little Compton.....	385	3,300	851.9	Hartford, Hartford.....	35,954	38,954	108.3
Traders, Chicago.....	3,436	4,851	141.1	Hermilage, Nashville.....	2,007	2,502	125.0
Traders and Mechanics Mutual, Lowell.....	2,437	268	31.5	Hibernia, New Orleans.....	22,209	41,098	185.0
Transatlantic, Hamburg.....	287	212	23.9	Home, New York.....	11,266	11,775	105.3
United Firemen, Philadelphia.....	2,583	133	5.1	Home Insurance and Trust, Memphis.....	35,148	44,153	125.6
Union, Philadelphia.....	5,134	530	10.4	Home Mutual, Nashville.....	14,708	20,781	140.4
Union, San Francisco.....	2,930	411	14.1	Howard, N. w York.....	22,680	20,205	88.9
Union Mutual, Providence.....	17,490	1,027	58.7	Imperial, London.....	10,968	17,454	159.1
Westchester, New Rochelle.....	2,207	459	20.8	Insurance Company of North America, Phila.....	13,227	9,416	71.4
Western, Toronto.....	948	.....	.....	Lancashire, Manchester.....	45,059	43,584	95.6
What Cheer Mutual, Providence.....	200,690	19,225	9.5	Lion Fire, London.....	6,251	19,234	308.9

Willimburgh City, Brooklyn.....	\$2,333	\$113	4.8
Totals.....	\$2,799,352	\$622,252	22.8
SOUTH CAROLINA.			
Etna, Hartford.....	\$11,790	* \$1,812	* 15.4
American, New York.....	1,953	117	5.6
American, Philadelphia.....	2,602	11	4.4
British America, Toronto.....	111	.....	.....
Citizens, New York.....	5,856	2,558	43.7
City of London, London.....	2,373	763	32.2
Commercial Union, London.....	12,342	1,394	11.3
Exchange, New York.....	1,253	.....	.....
Fire Association, Philadelphia.....	8,386	797	9.5
Fire Insurance Association, London.....	1,886	24	1.2
Firemen's, New York.....	56	.....	.....
Germania, New York.....	10,236	3,666	35.9
Guardian, London.....	3,104	19	6
Harover, New York.....	11,712	5,147	44.1
Hartford, Hartford.....	17,380	6,826	39.3
Home, New York.....	33,959	23,394	69.8
Imperial, London.....	8,021	6,373	79.5
London Assurance Corporation, London.....	4,310	801	18.6
Manufacturers and Builders, New York.....	353	.....	.....
Merchants, Newark.....	5,824	2,647	45.4
National, Hartford.....	3,326	1,759	52.8
National, New York.....	633	.....	.....
Niagara, New York.....	2,628	278	10.6
North British and Mercantile, London.....	18,595	4,930	26.5
Norwich Union, Norwich.....	13,285	2,774	20.9
Orient, Hartford.....	2,195	70	3.1
Provident-Washington, Providence.....	6,681	1,130	16.9
St. Paul F. and M., St. Paul.....	4,650	693	14.9
Rochester German, Rochester.....	10,459	4,597	43.9
Scottish Union and National, Edinburgh.....	4,040	133	3.2
Springfield F. and M., Springfield.....	13,986	9,437	67.4
Sun Fire Office, London.....	5,667	56	1.5
Transatlantic, Hamburg.....	4,584	5,324	116.1
Virginia State, Richmond.....	955	.....	.....
Westchester, New Rochelle.....	3,043	810	26.7
Western, Toronto.....	7,838	8,610	109.8
Totals.....	\$278,386	\$107,332	38.5
Supplemental Report.			
Anglo-Nevada, San Francisco.....	8,124	819	10.1
Phoenix, Hartford.....	12,498	7,707	61.7
Lancashire, Manchester.....	12,618	1,856	14.8
Totals.....			

* Losses paid.

Liverpool and London and Globe, Liverpool.....	\$37,127	\$57,229	154.1
London Assurance Corporation, London.....	8,747	16,518	188.8
London and Lancashire, Liverpool.....	20,550	38,459	187.2
Louisville Underwriters, Louisville.....	18,465	9,186	49.7
Liberty, New York.....	4,645	154	3.3
Manufacturers and Builders, New York.....	590	.....	.....
Merchants, New York.....	566	.....	.....
Merchants, Newark.....	10,272	16,615	161.7
Nashville Commercial, Nashville.....	14,107	9,059	64.3
Nashville F. and M., Nashville.....	20,361	14,595	71.5
National, Hartford.....	8,366	11,022	131.2
New York Underwriters Agency, New York.....	11,653	10,431	89.9
Niagara, New York.....	13,949	10,497	75.6
North British and Mercantile, London.....	53,446	51,850	97.1
Northern, London.....	12,009	12,003	99.9
Northwestern National, Milwaukee.....	11,490	8,417	73.3
Norwich Union, Norwich.....	10,401	14,853	142.8
Orient, Hartford.....	8,568	3,354	41.8
Pennsylvania, Philadelphia.....	3,764	4,419	117.4
Phoenix, Brooklyn.....	23,943	24,597	102.3
Phoenix, Hartford.....	54,451	47,713	87.7
Phoenix, London.....	11,315	9,631	85.3
Phoenix, Nashville.....	21,174	40,341	190.5
Queen, Liverpool.....	16,827	29,129	173.1
Royal, Liverpool.....	49,754	62,504	125.6
Scottish Union and National, Edinburgh.....	7,873	2,962	37.6
Springfield F. and M., Springfield.....	22,416	30,818	137.4
Southern, New Orleans.....	11,572	1,005	8.6
State, Nashville.....	31,775	32,978	103.7
Sun Fire Office, London.....	7,797	6,228	79.9
Sun Mutual, New Orleans.....	9,777	4,882	49.9
Transatlantic, Hamburg.....	4,960	1,188	23.9
Union, San Francisco.....	9,924	3,200	32.9
United States, New York.....	2,951	989	33.5
Westchester, New Rochelle.....	6,815	2,711	39.8
Western, Toronto.....	31,594	35,622	112.7
Williamsburgh City, Brooklyn.....	8,437	4,488	53.2
Totals.....	\$1,285,396	\$1,334,192	103.8

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
<i>VIRGINIA—Continued.</i>			
Northern, London.....	\$26,058	\$3,984	15.3
Norwich Union, Norwich.....	23,490	12,941	85.1
Phoenix, Brooklyn.....	61,997	41,811	67.4
Phoenix, London.....	38,465	20,455	53.2
Queen, Liverpool.....	38,837	30,444	78.4
Rochester German, Rochester.....	4,865	1,105	22.7
Royal, Liverpool.....	54,994	31,627	60.4
St. Paul F. and M., St. Paul.....	2,096	1,019	48.6
Scottish Union and National, Edinburgh.....	29,630	16,712	56.5
Springfield F. and M., Springfield.....	2,507	2,009	80.1
Standard, Wheeling.....	.....	1,000	.....
Sun Fire Office, London.....	17,911	15,211	55.8
Sun Mutual, New Orleans.....	6,990	1,387	19.8
Union, Pittsburgh.....	34	.....	.....
Virginia F. and M., Richmond.....	144,362	71,761	49.9
Virginia State, Richmond.....	54,923	16,561	31.3
Westchester, New Rochelle.....	10,732	3,222	30.1
Western, Toronto.....	20,133	15,187	75.6
Williamsburgh City, Brooklyn.....	8,560	3,450	40.3
Wytheville, Wytheville.....	10,566	535	4.1
Totals.....	\$1,101,702	\$612,499	55.6
<i>WASHINGTON TERRITORY.</i>			
Agricultural, Watertown.....	\$2,270	.....	.....
American, Philadelphia.....	6,072	\$1,735	28.5
Fire Insurance Association, London.....	4,706	5,048	105.9
Firemans Fund, San Francisco.....	13,564	7,354	54.1
Germania, New York.....	3,018	353	11.7
Guardian, London.....	2,149	690	32.1
Home Mutual, San Francisco.....	16,808	5,481	32.6
Imperial, London.....	4,486	1,277	28.4
Michigan F. and M., Detroit.....	222	.....	.....
North British and Mercantile, London.....	8,486	6,924	77.6
Orient, Hartford.....	2,643	4,181	158.1
Pennsylvania, Philadelphia.....	5,809	1,685	28.9
St. Paul F. and M., St. Paul.....	1,092	1,092	52.3
State, Salem.....	23,746	3,867	16.3
<i>WEST VIRGINIA—Continued.</i>			
<i>Supplemental Report.</i>			
Anglo-Nevada, San Francisco.....	\$2,491	\$2,181	87.5
Commercial Union, London.....	5,507	3,096	56.2
Firemens, Baltimore.....	6,381	4,853	73.7
German, Freeport.....	3,049	2,733	89.6
Hamburg-Bremen, Hamburg.....	155	.....	.....
Home, Baltimore.....	2,415	1,470	60.9
Insurance Company of North America, Phila.....	20	.....	.....
Lafayette, New Orleans.....	4,202	3,370	78.5
Lancashire, Manchester.....	11,603	8,403	72.4
Liverpool and London and Globe, Liverpool.....	2,160	56	2.6
London and Lancashire, Liverpool.....	130	9	6.9
Mercantile, Cleveland.....	96	.....	.....
Mercantile, New York.....	9	.....	.....
Northern, London.....	6,692	1,792	26.8
Phoenix, Brooklyn.....	4,063	2,875	70.7
Queen, Liverpool.....	2,608	51	1.9
Reading, Reading.....	2,220	373	16.8
Royal, Liverpool.....	6,793	3,118	53.2
Standard, Wheeling.....	.....	4,626	.....
Teutonic F. and M., Dayton.....	1,328	102	7.7
Williamsburgh City, Brooklyn.....	1,162	.....	.....
Totals.....	\$170,778	\$110,280	64.6
<i>WISCONSIN.</i>			
Ætna, Hartford.....	\$65,303	\$37,629	57.6
Agricultural, Watertown.....	8,301	440	5.2
Allemania, Pittsburgh.....	16,604	13,205	79.1
Amazon, Cincinnati.....	19,078	2,902	36.2
American, Boston.....	4,148	2,137	51.5
American, Newark.....	7,467	4,037	62.1
American, New York.....	4,149	5,710	137.6
American, Philadelphia.....	46,739	35,924	76.9
American Central, St. Louis.....	10,736	5,321	49.8
American Mutual, St. Louis.....	6,194	831	13.4

Sun Fire Office, London.....	\$3,999	\$746	22.7	American Steamboiler, New York.....	\$2,899	\$1,985	12.6
Union, San Francisco.....	5,843	637	11.9	Anglo-Nevada, San Francisco.....	15,782	4,965	69.5
Western Toronto.....	3,002	1,266	42.1	Boatman, Pittsburgh.....	7,144	1,432	23.1
				Boynton, Boston.....	22,810	10,714	47.1
<i>Supplemental Report.</i>				British America, Toronto.....	416		
Atna, Hartford.....	7,895	5,537	69.9	Buckeye Mutual, Shelby.....	18,359	5,185	28.4
Anglo-Nevada, San Francisco.....	11,324	2,780	24.5	Buffalo German, Buffalo.....	4,253	1,085	24.1
Commercial, San Francisco.....	4,963	5,681	114.5	California, San Francisco.....	4,388	2,065	47.1
Hartford, Hartford.....	11,174	1,979	17.7	Central Manufacturers Mutual, Van Wert.....	9,070	1,700	55.4
Lancashire, Manchester.....	2,930	1,424	48.5	Citizens, Cincinnati.....	13,857	7,635	55.4
London and Lancashire, Liverpool.....	11,180	9,209	82.3	Citizens, New York.....	5,726	7,261	126.8
North American, Boston.....	85			Citizens, Pittsburgh.....	14,362	16,459	114.5
Oregon F. and M., Portland.....	4,194	7,114	170.3	City of London, London.....	2,987	3,504	117.3
Phoenix Union and National, Edinburgh.....	10,995	1,996	18.4	Commerce, Albany.....	16,999	2,094	51.6
Scottish Union and National, Edinburgh.....	5,536	4,234	76.4	Commercial, San Francisco.....	50,277	29,099	51.6
Totals.....	\$178,474	\$31,976	45.9	Commonwealth Mutual, Decatur.....	8,674	3,643	42.1
				Commonwealth, New York.....	2,945		
<i>West Virginia.</i>				Concordia, Milwaukee.....	99,600	46,960	47.1
Atna, Hartford.....	\$6,077	\$1,170	19.2	Connecticut, Hartford.....	21,724	81.9	
Agricultural, Watertown.....	2,349	2,895	123.2	Continental, New York.....	25,594	21,724	81.9
American, Philadelphia.....	4,402	3,567	79.9	Detroit F. and M., Detroit.....	75,793	76,547	101.1
British America, Toronto.....	3,147	109	3.4	Dwelling House, Boston.....	6,233	10,207	123.9
Citizens, New York.....	3,318	2,082	62.7	Equitable F. and M., Providence.....	6,222	3,045	49.0
City of London, London.....	2,171	1,118	51.5	Exchange, New York.....	6,213	1,604	25.8
Exchange, New York.....	236			Farmers, York.....	68	7	10.3
Fire and Marine, Wheeling.....	26,526	16,200	61.1	Fire Association, Philadelphia.....	3,036	4,777	157.3
Fire Association, Philadelphia.....	5,006	2,632	52.9	Fire Insurance Association, London.....	52,830	36,649	69.4
Firemen, New York.....	31			Firemans Fund, San Francisco.....	18,631	17,176	92.4
Franklin, Philadelphia.....	3,319	1,976	59.5	Firemen, Dayton.....	19,494	3,766	19.1
Germana, New York.....	2,908	1,868	62.1	Firemen, Newark.....	3,766	3,810	101.1
Hanover, New York.....	2,268	1,907	84.1	Fire Ins. Company Co. of Philadelphia.....	6,030	1,626	26.9
Hartford, Hartford.....	6,625	4,165	62.9	Franklin, Philadelphia.....	3,708	2,908	78.4
Home, New York.....	5,275	704	15.1	Franklin, Columbus.....	9,878	3,313	33.6
Imperial, London.....	8,395	7,445	80.5	German-American, New York.....	1,590		
London Assurance Corporation, London.....	1,127	2,461	218.3	German, Freeport.....	28,542	77,967	99.3
National, New York.....	1,358	902	66.3	German, Peoria.....	61,517	37,691	61.3
National, New York.....	256			German, Pittsburgh.....	13,948	3,834	27.6
Niagara, New York.....	3,625	4,388	121.0	Germania, New York.....	7,158	3,767	52.6
North British and Mercantile, London.....	4,904	4,844	98.7	Germantown Farmers Mutual, Germantown.....	37,863	27,636	73.1
Norwich Union, Norwich.....	2,635	2,570	95.8	Girard F. and M., Philadelphia.....	22,589	23,379	103.4
Providence-Washington, Providence.....	2,497	1,044	42.7	Glens Falls, Glens Falls.....	14,391	5,572	38.7
St. Paul F. and M., St. Paul.....	1,295	954	73.8	Granite State, Portsmouth.....	7,126	10,205	148.8
Springfield F. and M., Springfield.....	2,043	3,343	162.1	Greenwich, New York.....	3,467	679	19.6
Union, San Francisco.....	655			Guardian, London.....	2,110	2,110	55.8
Western, Toronto.....	4,577	2,391	52.2	Hamburg-Bremen, Hamburg.....	12,316	11,861	96.5
				Hanover, New York.....	20,579	11,962	58.1
				Hartford, Hartford.....	27,705	15,271	55.1
					78,279	51,115	65.3

* Losses paid.

NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME OF COMPANY.	Premiums.	Losses.	Ratio of Losses to Premiums.
<i>DELAWARE—Continued.</i>				<i>NEW HAMPSHIRE—Continued.</i>			
Phoenix, Hartford.....	946	.....	.....	<i>Stock Companies.</i>			
Phoenix, London.....	722	.....	.....	Mascoma, Lebanon.....	22,686	18,027	79.5
Providence-Washington, Providence.....	1,673	.....	.....	New Hampshire, Manchester.....	140,197	78,356	55.9
Queen, Liverpool.....	7,551	4,595	59.7	Peoples, Manchester.....	94,449	59,769	64.7
Royal, Liverpool.....	11,325	7,402	65.5	Fire Underwriters, Concord.....	24,993	17,101	68.7
Springfield F. and M., Springfield.....	2,245	4,281	190.6	Manchester, Manchester.....	1,122	.....	.....
Union, Philadelphia.....	1,889	1,720	91.1	Portsmouth, Portsmouth.....	3,717	750	20.2
Union, San Francisco.....	1,334	599	45.1	<i>Mutual Companies.</i>			
United Firemen, Philadelphia.....	737	357	48.4	Ætna, Concord.....	128,566	10,283	7.9
Westchester, New Rochelle.....	1,407	1,928	137.0	Berknap, Tilton.....	2,395	1,469	63.7
Western Manufacturers Mutual, Chicago.....	2,538	2,511	98.9	Cheshire, Keene.....	15,220	10,879	71.5
Totals.....	\$159,855	\$116,306	72.7	Concord, Concord.....	16,977	19,511	114.9
<i>NEW HAMPSHIRE.</i>				Dover, Dover.....	8,708	6,589	75.7
<i>Stock Companies.</i>				Exeter, Exeter.....	6,070	6,264	103.2
Amoskeag, Manchester.....	\$34,661	\$18,815	54.3	Home Manufacturers and Traders, Concord.....	22,330	16,777	75.1
Capitol, Nashua.....	34,017	25,827	75.8	Manufacturers and Merchants, Concord.....	35,600	25,126	70.5
Capital, Concord.....	42,501	27,260	64.1	Indian Head, Nashua.....	8,215	3,899	46.6
Granite State, Portsmouth.....	125,107	40,953	32.7	Phe ix, Concord.....	9,259	8,515	91.9
Guaranty, Great Falls.....	21,404	27,220	127.2	Rockingham Farmers, Exeter.....	795,818	8,179	1.3
				State Mutual, Concord.....	10,738	6,367	59.3
				American Manufacturers, Concord.....	9,877	3,780	38.3
				Total.....	\$1,354,856	\$301,641	22.2

Note—Delaware and New Hampshire reports were received too late to admit of their being printed in their proper order.

"A good provider" was the phrase by which our grandmothers described a good husband. A woman's work is supposed to be in the home—she keeps the house. The family must be clothed and fed, and she is supposed to look after that important business. But someone must provide the raw materials. It is enough if she work up raw materials; she should not be asked to provide them. There must be a provider of these, or she will have double work. Who will do it if the husband dies? It must be the estate, or a life policy, or the wife and children, or someone outside the family. Which can we trust to do it most certainly and effectually?

"The life underwriters' associations," says The Baltimore Underwriter, "have accomplished excellent results during the year. They have substituted good fellowship and mutual attachment for distrust and discredit, and they have put good faith and a conciliatory spirit in the place of hostility and misrepresentation. They have developed latent talent and improved and strengthened the mental equipment of the members and stimulated interest in their work. We trust that in the coming year more of these associates will be organized, and that the work for which they are so peculiarly fitted will be widened correspondingly."

RECAPITULATION OF FIRE PREMIUMS AND LOSSES BY STATES.

The following tabulation is a comprehensive exhibit of the premiums and losses of the different fire and fire-marine insurance companies operating in the various States and Territories of the United States and the Dominion of Canada. The comparison of the loss experience in the various parts of America in 1882, 1883, 1884, 1885, 1886 and 1887, will be studied with interest by fire underwriters:

STATE.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Alabama.....	1887	\$569,222	\$104,421	71.0
	1886	431,949	281,657	65.2
	1885	612,528	250,436	40.7
	1884	450,159	360,244	80.0
	1883	462,330	251,773	54.5
	1882	357,487	119,075	33.5
Totals and average.....		\$2,883,745	\$1,668,186	57.9
Arizona.....	1887	\$26,220	\$7,716	39.4
	1886	44,306	68,483	154.3
	1885	53,598	77,942	145.4
	1884	55,352	58,456	105.6
Totals and average.....		\$179,575	\$212,597	178.4
Arkansas.....	1887	\$554,781	\$325,781	60.5
	1886	304,314	215,004	70.7
	1885	449,798	310,895	70.5
	1884	412,698	245,456	59.5
	1883	370,212	315,180	95.9
	1882	259,204	221,363	85.4
Totals and average.....		\$2,351,007	\$1,679,679	71.4
California.....	1887	\$6,383,721	\$2,417,022	37.9
	1886	5,185,772	2,654,371	51.2
	1885	4,541,268	2,033,215	44.8
	1884	4,484,768	1,279,480	28.5
	1883	4,038,581	1,612,068	39.1
	1882	4,122,821	1,639,819	39.9
Totals and average.....		\$28,826,931	\$11,656,945	43.7
Canada.....	1887	\$5,109,991	\$3,315,620	64.8
	1886	5,020,931	3,242,800	64.5
	1885	5,016,132	2,837,850	57.6
	1884	4,993,457	3,165,762	63.4
	1883	4,624,741	3,048,724	65.9
	1882	4,229,700	2,807,368	66.4
Totals and average.....		\$28,994,958	\$18,418,124	63.5
Colorado.....	1887	\$24,197	\$381,144	42.2
	1886	812,850	377,035	46.4
	1885	744,974	227,257	30.5
	1884	756,068	342,902	45.4
	1883	769,727	357,068	46.6
	1882	544,723	266,716	48.9
Totals and average.....		\$4,532,539	\$1,952,122	43.0
Connecticut.....	1887	\$2,020,116	\$991,779	49.2
	1886	1,723,622	726,492	42.1
	1885	1,822,304	1,043,120	57.2
	1884	1,740,060	701,068	43.7
	1883	1,526,868	1,037,790	67.9
	1882	1,420,199	959,864	67.9
Totals and average.....		\$10,253,149	\$5,593,113	53.9
Dakota.....	1887	\$1,137,069	\$564,262	49.6
	1886	1,450,050	468,590	32.2
	1885	1,155,955	539,095	46.7
	1884	672,418	465,535	69.2
	1883	591,821	262,477	44.4
	1882	406,008	135,217	33.3
Totals and average.....		\$5,419,321	\$2,435,106	44.9

STATES.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Nevada.....	1887	\$46,797	\$4,837	10.3
	1886	106,471	27,635	26.0
	1885	98,421	22,595	22.9
	1884	81,675	43,755	53.6
	1883	85,628	39,952	46.7
*1882		60,000	30,000	50.0
Totals and average.....		\$478,992	\$168,684	35.2
New Hampshire.....	1887	\$1,612,576	\$441,716	27.4
	1886	553,534	107,728	19.5
	1885	506,419	368,939	72.9
	1884	610,754	312,468	51.2
	1883	566,958	348,237	61.1
	1882	530,661	366,723	67.9
Totals and average.....		\$4,374,902	\$1,939,811	44.3
New Jersey.....	1887	\$2,536,470	\$1,150,069	45.3
	1886	2,424,175	1,017,143	41.5
	1885	2,209,144	1,281,688	58.0
	1884	2,090,374	1,054,750	50.5
	1883	2,105,440	976,017	46.4
	1882	1,903,178	904,793	47.5
Totals and average.....		\$13,358,781	\$6,444,460	48.2
New Mexico.....	1887	\$124,336	\$30,495	24.5
	1886	67,037	40,437	60.3
	1885	127,967	40,204	31.4
	1884	109,754	127,392	116.1
	1883	108,772	57,083	52.5
	1882	83,793	30,476	36.4
Totals and average.....		\$631,659	\$228,087	35.9
New York.....	1887	\$18,425,086	\$2,937,666	15.9
	1886	18,008,456	9,595,101	53.3
	1885	18,068,456	9,904,909	54.8
	1884	17,570,660	10,028,112	57.1
	1883	17,200,511	9,716,382	56.2
	1882	17,135,297	10,877,543	63.5
Totals and average.....		\$107,358,959	\$64,059,653	59.7
STATES. <th>Year.</th> <th>Premiums.</th> <th>Losses.</th> <th>Ratio of Losses to Premiums.</th>	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Tennessee.....	1887	\$1,285,326	\$1,334,092	103.8
	1886	1,081,188	492,139	45.6
	1885	1,026,872	759,666	73.9
	1884	1,041,901	681,242	65.4
	1883	1,017,223	1,010,881	99.4
	1882	781,426	435,799	55.8
Totals and average.....		\$6,233,936	\$4,713,819	75.6
Texas.....	1887	\$2,236,518	\$1,517,504	68.7
	1886	1,083,314	805,444	74.1
	1885	2,055,428	2,259,435	109.9
	1884	2,155,247	1,699,486	78.9
	1883	2,019,863	1,756,130	87.0
	1882	1,960,981	1,997,598	101.8
Totals and average.....		\$13,012,051	\$9,975,447	76.7
Utah.....	1887	\$87,453	\$62,843	71.9
	1886	109,905	30,060	27.4
	1885	98,141	31,795	32.4
	1884	100,154	14,016	13.9
	1883	180,440	105,414	58.4
*1882		80,000	20,000	25.0
Totals and average.....		\$656,093	\$264,038	40.2
Vermont.....	1887	\$381,250	\$216,134	56.7
	1886	357,587	195,603	54.7
	1885	299,812	140,808	46.9
	1884	340,725	197,498	57.9
	1883	321,250	241,740	75.2
	1882	295,041	235,500	79.7
Totals and average.....		\$1,996,345	\$1,397,283	69.5
Virginia.....	1887	\$1,101,702	\$612,429	55.6
	1886	957,684	482,187	50.4
	1885	1,081,050	750,793	69.5
	1884	1,002,536	735,606	73.3
	1883	1,004,833	665,459	66.3
*1882		850,000	555,000	65.3
Totals and average.....		\$6,087,855	\$3,801,484	62.4

State	Year	Total and average	Total	Average	Total and average	Total	Average
North Carolina	1887	\$177,158	50.9	45.9	\$178,414	\$81,976	45.9
	1886	516,135	110.7	40.9	183,962	86,279	40.9
	1885	417,512	66.5	55.8	184,944	100,105	55.8
	1884	413,979	102.8	82.7	121,567	100,571	82.7
	*1883	413,514	54.7				
	*1882	413,000	65.0				
Total and average		\$4,517,800	80.0	55.5	\$668,887	\$370,931	55.5
Ohio	1887	\$5,488,170	55.2	64.6	\$170,778	\$10,280	64.6
	1886	4,815,575	3,081,966	75.2	172,890	129,076	75.2
	1885	4,081,158	8,050,711	83.2	170,864	144,174	83.2
	1884	5,795,212	4,494,989	44.3	232,582	109,022	44.3
	*1883	4,490,010	2,155,077	45.9	272,971	125,183	45.9
	*1882	4,579,736	2,460,033	60.0	155,000	93,000	60.0
Total and average		\$30,280,000	\$18,153,071	59.9	\$1,175,045	\$703,635	59.9
Oregon	1887	\$712,769	27.9	61.3	\$2,959,900	\$1,814,002	61.3
	1886	413,300	167,800	48.7	2,812,603	2,158,260	48.7
	1885	451,794	90,508	74.5	2,093,010	2,010,901	74.5
	1884	470,074	287,892	79.9	2,683,737	1,775,804	79.9
	*1883	478,577	354,118	74.1	2,157,125	1,695,531	74.1
	*1882	350,000	220,000	66.8	2,193,381	1,748,365	66.8
Total and average		\$2,899,104	\$1,334,229	46.0	\$16,099,146	\$10,748,365	46.0
Pennsylvania	1887	\$8,273,875	54.4	83.2	\$62,892	\$52,317	83.2
	1886	7,353,301	4,900,894	49.3	86,675	42,705	49.3
	1885	7,316,583	5,362,930	11.7	49,515	5,768	11.7
	1884	6,605,145	5,362,930	49.9	64,513	32,219	49.9
	1883	7,007,713	4,171,323	15.8	48,512	7,667	15.8
	1882	6,362,908	4,274,913	34.4	32,678	10,604	34.4
Total and average		\$42,979,605	\$27,214,455	63.3	\$344,785	\$151,280	63.3
Rhode Island	1887	\$2,720,352	165,711	58.1	\$113,000,926	\$65,641,156	58.1
	1886	684,493	562,160	52.6	108,164,111	53,779,387	52.6
	1885	2,503,102	910,608	54.0	103,950,165	56,163,788	54.0
	1884	2,403,748	650,853	60.1	97,424,939	58,557,752	60.1
	1883	2,348,245	906,041	49.8	95,641,849	47,594,442	49.8
	1882	2,075,190	906,041	56.9	86,019,824	48,939,576	56.9
Total and average		\$12,804,160	\$3,878,315	55.3	\$598,201,814	\$330,667,101	55.3
South Carolina	1887	\$287,186	221,601	49.9	\$107,332	\$1,483,021	49.9
	1886	458,825	108,457	38.5	221,601	48.3	38.5
	1885	579,536	394,282	34.2	108,457	64.9	34.2
	1884	562,196	411,259	71.0	394,282	71.0	71.0
	1883	578,245	175,000	35.0	411,259	35.0	35.0
	*1882	500,000	175,000	49.9	175,000	49.9	49.9
Total and average		\$2,973,898	\$1,483,021	49.9	\$1,483,021	\$1,483,021	49.9

† All business done by State companies; town mutuals omitted, but State mutuals included.

* Figures for this year are estimated.

they sold were worth. They had no sheet anchor in the shape of a standard experience table, as in life insurance, to arrest the force of competition.

The details of such a scheme, how many subdivisions should be made, and what lines should be drawn to discriminate the classes, are matters which experienced fire underwriters could best settle from their own observations and experience. But two requirements in such a classification must be observed; it must be ample enough and clear enough to discriminate between classes having a well recognized difference in the cost of insurance; it must not be carried to a point that shall make the scheme too complex and unwieldy for practical use.

The great argument against the practicability of such a plan is, that the fire underwriter is not restricted in his business to risks of an average character. The life underwriter establishes his standard and rejects all that do not come up to it. The fire underwriter accepts practically all that are offered, and must, consequently, grade his rates to meet the individual hazard. If the question was whether a tabular experience should be wholly substituted for individual judgment, whether every risk offered should be charged a rate fixed simply by a table or rejected altogether, the argument would be a valid one; but this is not the idea here intended. The idea is that for the present system of ratings, having no higher authority than the sanction of local boards and rating committees, there shall be substituted a standard about whose general correctness there can be no dispute, and all gradations shall be made from such a standard. No life company could be successfully conducted if individual skill in the examination of risks were ignored. No fire risk, as a rule, is subjected to a closer scrutiny than is the individual applicant for a life policy. Not only his personal characteristics, but his whole family history is examined, and all the data are carefully weighed to determine whether he comes up to the measure of a standard life. The inquiry is minute and detailed in the extreme. Whatever system may be adopted, the fire underwriter must continue to do all that is done by the medical expert, and more. He must continue to measure the hazard of the individual risk, but he may gain the advantage of a standard for comparison.

The persistent refusal of the fire companies to surrender their individual experience for the common good of all has hitherto prevented any adequate knowledge of the laws of average governing the business. In the absence of such a knowledge every company has been a law to itself, and that law has been shaped by competition and often framed by a slavish adoption of the rules and methods of competing companies. The business is conducted on the basis of annual contracts, and the average sought is restricted to a single year. It is further restricted by the ignorance of the laws referred to, to the companies' brief and limited experience within narrow geographical areas and on numerous separate classes of hazards. One company has made money on its churches and another has lost; one has made money on warehouses and another has lost; one has made money in this city or that and another has lost. Each is disposed to charge its experience to the inherent excellence or defects of the risks, or to the care or want of care exercised in their selection. Neither is able to fairly judge how far an accidental fluctuation may be responsible for results which the experience of another year may overturn.

During six successive years in the early history of the Massachusetts department, the late Elizur Wright tabulated the experience of all the life companies doing business in that State. The number of policies under observation each year was much greater than the number in force at any one time on the books of the larger fire offices. The number of classes according to age among which the majority of these risks was distributed was not greater than the number of classes into which any carefully managed fire company would deem it necessary to divide its risks. The result of those tabulations during any single year utterly failed to furnish any satisfactory evidence in itself that advancing age had any special influence on the risk of death, except as they were divided into three great groups of the young, the middle-aged and the old. The deaths at one age might be found fifty per cent in excess of those ten years older. In a total of over one hundred thousand lives during a single year, no definite law regulating the probability of death was discernible. Even an aggregate of six such years failed to give more than the outlines of such a law. Such is the difficulty in life insurance, now deemed so perfect, of framing a judgment from limited observations however large. Over a million separate risks were required to frame the life table now most in use, and even then the most skillful methods of adjustment were required to remove the effects of accidental fluctuations between the ages before the true law of mortality could be determined.

The bare statement of facts like these is sufficient to show the utter impossibility of esti-

making the cost of a fire risk from a limited experience, or the rates to be charged from the experience of a single year. The confidence of a life company in its tables rests in the fact not that they will tally with its own observations at this age or that, or during any single year, but that in the long run, and in their general results, the two will be found to harmonize, while in the interval the divergence from year to year will not be found so great, when the aggregate of all its policies are considered, as to seriously affect its calculations. No life company looks for more than the most general conformity of its experience to its tables when single years are concerned. But no life underwriter would dream of substituting experience for his tables.

Despite the emphasis which fire underwriters are disposed to lay on the importance of private judgment, in a crude form the principle here advocated has been at the foundation of their business. It is because past experience has proved in a rough way that one class of hazards requires a certain rate to make them profitable, and another class requires another, that fire underwriters have been able to frame their opinions regarding the rate which should be charged. But this unculled and unclassified knowledge is to-day in a crude form, giving little insight into the true laws of average which govern the business. The life company reserves on the basis of a lifetime; with well selected risks an excessive loss ratio in any one year is naturally regarded as but an incident of fluctuation, to be corrected by its experience in the years that follow. There is good reason to believe that, if the truth were known, the fluctuations in fire insurance are much greater than in the other. Lives fall singly, and even epidemics play no very important part in the great annual death-roll. Epidemics of fires are incidental to the changing conditions of business, of society and of climate, while sweeping conflagrations are among the most dreaded of the fire underwriter's perils.

It is reasonable to assume that a business subject to such conditions should require more than the brief term of twelve months to determine whether its results had been profitable and its rates had been adequate. But in the absence of a better standard, the fire underwriter must accept the results of his last year as a guide for the present one.

Widely as the financial experience of the individual fire companies may differ from year to year, the business itself is controlled by the laws of average. During more than twelve years the aggregate fire losses paid by all the companies doing business in New York State have never—with the exception of a single year—exceeded half of one per cent of their risks in force, and, with one exception, have never fallen below four-tenths of one per cent. About five one-hundredths of one per cent represent the extreme annual fluctuations of this business from its average. What stronger evidence could be adduced of a business governed like that of life insurance by rigorous mathematical laws? But within what limits these laws apply to risks of this class and that; within what limits they must be expected to vary in the experience of this company and that; what percentage of losses must be expected from this class and that; in fine, within what limits of space and time and classes the business of a company must be distributed to secure the benefit of an average experience are questions which, in the absence of statistics, no fire underwriter can answer.

The business community is treated to the grotesque spectacle of great corporations, under the pressure of competition, selling contracts of indemnity for less than half of their previously declared value, and it is not strange that the idea of extortion is associated in the popular mind with every insurance combination for the establishment and maintenance of arbitrary rates.

The life underwriter proclaims his knowledge to the world, and when a co-operative rival seeks to cheapen the cost of insurance he is able to point to statistical facts which prove him to be right. The fire underwriter hugs his limited experience to his bosom lest some envious rival should reap the benefit of his knowledge, and no effective barrier stands in the way of ruinous competition. The chemist, the astronomer, the geologist, in short, the true scientist in every department, hastens to lay before his fellow-workers the benefit of his discoveries for the welfare of science. The physician yields to the medical world the tribute of his experience, and is abundantly repaid by that of his co-laborers in exchange. Every enlightened government exacts of its people the commercial and social statistics of the nation and compiles them in census reports for the national benefit. Until the fire insurance fraternity is prepared to recognize the same broad principle of contribution for the common weal, there is little hope that the vexed question of rates can be settled on a permanent basis unless the new system of trusts can be extended to this business also and a gigantic insurance monopoly can be substituted for independent competing companies.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS IN NEW YORK CITY.

Below we present a table showing the premiums collected in New York city for seven years, as compiled from the semi-annual returns of the fire patrol to the New York Board of Fire Underwriters :

NAME AND LOCATION OF COMPANY.	1887.	1888.	1889.	1890.	1891.	1892.	1893.
NEW YORK STATE.	\$	\$	\$	\$	\$	\$	\$
Agricultural, Watertown.....	987	* 252	.....	.....	.....	.....	.....
Albany, Albany.....	* 2,251	8,035	9,482	10,723	9,282	8,842	7,846
Alliance, New York.....	58,194	.....	.....	.....	.....	.....	10,098
American, New York.....	85,716	84,277	75,074	73,947	74,515	60,548	60,723
American Exchange, New York...	5,209	8,869	7,824	7,936	8,423	8,734	.....
Broadway, New York.....	30,620	23,458	25,548	27,654	29,246	31,055	32,725
Brooklyn, Brooklyn.....	* 17,991	33,334	32,596	34,441	33,900	25,023	21,773
Buffalo, Buffalo.....	.....	.....	.....	* 5,877	9,934	.....	9,943
Buffalo German, Buffalo.....	13,498	17,572	20,246	19,222	17,981	17,687	18,110
Citizens, New York.....	79,651	82,186	79,742	88,100	84,570	85,547	71,140
City, New York.....	18,755	22,143	26,000	26,720	27,530	27,100	26,699
Clinton, New York.....	22,600	30,097	29,822	29,716	25,713	24,433	34,797
Columbia, New York.....	.....	.....	.....	.....	.....	.....	5,490
Commerce, Albany.....	6,015	9,689	11,410	13,038	12,463	9,043	7,242
Commercial, New York.....	.....	.....	.....	35,445	43,907	50,016	57,718
Commercial Mutual, New York...	.....	.....	.....	.....	.....	.....	13,359
Commonwealth, New York.....	46,010	* 18,256	.....	.....	.....	.....	.....
Continental, New York.....	106,433	115,916	117,217	103,559	101,275	102,895	107,323
Eagle, New York.....	46,897	54,315	54,908	56,588	59,979	59,216	59,153
Empire City, New York.....	15,134	19,970	22,916	26,795	26,689	25,086	24,788
Exchange, New York.....	28,822	27,294	30,133	32,017	31,940	30,577	22,821
Farragut, New York.....	19,092	24,415	26,543	28,167	28,605	31,636	33,987
Fire Association, New York.....	29,284	* 34,651	.....	.....	.....	.....	.....
Firemens, New York.....	17,545	23,103	27,099	29,488	28,691	26,166	25,041
Firemens Trust, New York.....	.....	.....	.....	* 7,781	12,943	12,688	14,349
Franklin & Emporium, New York.	.....	.....	.....	42,220	39,905	31,259	24,940
German-American, New York.....	293,010	323,064	280,490	265,027	229,809	194,564	166,282
Germania, New York.....	106,846	109,295	105,054	100,674	84,141	101,598	83,313
Glens Falls, Glens Falls.....	21,814	21,286	19,019	16,094	12,815	11,275	8,477
Globe, New York.....	53,102	56,377	56,489	57,717	57,132	55,971	53,083
Greenwich, New York.....	163,870	191,485	192,658	204,446	205,884	173,130	146,601
Guardian, New York.....	18,173	19,924	17,630	17,080	16,336	15,460	15,954
Hamilton, New York.....	40,894	36,740	36,256	35,508	32,235	29,224	28,084
Hanover, New York.....	86,000	79,987	72,254	68,979	71,887	70,731	67,315
Hoffman, New York.....	.....	.....	.....	.....	.....	.....	* 13,197
Home, New York.....	164,141	112,630	108,536	117,697	121,067	101,065	94,928
Howard, New York.....	40,754	45,681	41,086	35,716	28,039	31,671	30,522
Importers and Traders, New York.	.....	.....	.....	.....	.....	26,896	30,520
Individual Underwriters, New York.	31,745	10,691	3,526	.....	.....	.....	.....
Irving, New York.....	.....	.....	.....	* 16,509	17,233	14,602	14,678
Jefferson, New York.....	15,678	17,806	17,189	20,181	22,907	25,406	27,344
Kings County, Brooklyn.....	14,419	19,000	20,567	20,315	18,252	14,548	12,726
Knickerbocker, New York.....	19,908	23,498	29,324	34,151	33,461	25,238	22,723
Lafayette, Brooklyn.....	17,253	14,551	18,874	20,796	22,724	22,020	20,024
Lamar, New York.....	.....	.....	.....	.....	.....	.....	15,464
Lenox, New York.....	.....	.....	.....	.....	.....	.....	12,901
Liberty, New York.....	41,396	.....	.....	.....	.....	.....	.....
Long Island, Brooklyn.....	17,408	25,978	26,963	71,182	60,550	44,115	19,349
Lorillard, New York.....	.....	.....	.....	.....	13,743	19,782	21,400
Manhattan, New York.....	.....	.....	.....	.....	.....	36,644	49,767
Manufurs and Builders, New York.	45,136	51,425	54,743	63,586	55,014	47,499	42,053
Mechanics and Traders, New York.	.....	.....	.....	* 22,541	35,107	30,142	28,177
Mechanics, Brooklyn.....	29,727	44,153	47,950	14,649	11,890	12,953	15,692
Mercantile, New York.....	10,645	12,556	14,384	14,549	14,804	14,977	15,145
Mercantants, New York.....	30,445	39,919	43,806	34,825	37,211	51,481	44,326
Montauk, Brooklyn.....	29,806	29,631	23,515	19,544	18,866	17,576	19,964
Mutual, New York.....	90,128	82,964	85,419	91,987	60,036	21,716	.....
Nassau, Brooklyn.....	15,070	14,689	14,597	15,243	14,666	15,290	14,868
National, New York.....	39,360	43,904	47,234	47,737	50,748	51,259	50,946
New York Bowery, New York.....	84,067	88,282	81,543	83,881	84,608	84,057	86,637
New York City, New York.....	.....	.....	.....	.....	.....	.....	* 14,873
New York Equitable, New York...	19,221	24,475	25,811	31,074	32,590	31,653	32,945
New York Fire, New York.....	25,974	32,606	40,364	53,015	48,518	47,233	41,640
New York Mutual, New York.....	.....	.....	.....	.....	.....	* 10,137	.....

* Six months only.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—Continued.

NAME AND LOCATION OF COMPANY.	1887.	1888.	1889.	1890.	1891.	1892.	1893.
NEW YORK STATE—Cont.	\$	\$	\$	\$	\$	\$	\$
Niagara, New York.....	212,922	211,005	167,090	100,081	84,725	50,141	39,819
Northern, Watertown.....	.....	.....	.....	.....	.....	.....	8,120
North River, New York.....	26,793	24,030	17,724	16,448	16,894	17,145	17,872
Pacific, New York.....	45,012	45,650	45,113	50,006	54,601	49,471	49,342
Park, New York.....	25,492	30,671	33,616	34,705	34,558	33,353	31,554
Peoples, New York.....	27,863	28,855	30,544	40,805	32,810	30,727	32,383
Peter Cooper, New York.....	19,562	19,078	20,313	22,298	21,681	22,953	23,615
Phenix, Brooklyn.....	156,579	210,773	156,348	117,656	104,747	81,420	68,787
Prudential, New York.....	* 5,492	.....	.....	.....	.....	.....	.....
Reassurance, New York.....	.....	* 10,016	16,973	* 7,735	.....	.....	.....
Relief, New York.....	.....	.....	.....	.....	.....	* 13,257	33,724
Republic, New York.....	.....	.....	.....	.....	.....	.....	* 24,570
Rochester German, Rochester.....	12,291	15,567	22,336	18,240	17,465	17,482	13,956
Rutgers, New York.....	19,487	23,404	22,777	26,620	43,088	30,659	31,276
Standard, New York.....	18,109	20,596	22,475	23,478	23,201	17,248	18,240
Star, New York.....	.....	.....	45,938	48,000	50,343	39,136	47,132
Sterling, New York.....	14,902	23,732	24,270	24,993	27,444	28,223	31,851
Stuyvesant, New York.....	33,737	39,808	40,762	41,286	44,308	37,670	35,080
Sun Mutual, New York.....	.....	.....	.....	.....	.....	.....	15,745
Tradesmens, New York.....	.....	.....	.....	.....	.....	25,491	34,392
United States, New York.....	23,613	23,526	28,493	24,725	24,603	18,743	19,929
Watertown, Watertown.....	.....	.....	.....	.....	.....	18,266	24,635
Westchester, New Rochelle.....	84,272	89,710	42,901	39,092	43,739	44,751	41,513
Williamsburgh City, Brooklyn.....	67,432	71,640	118,551	121,256	97,467	79,998	73,925
CALIFORNIA.							
Anglo-Nevada, San Francisco.....	28,065	* 8,405	.....	.....	.....	.....	.....
California, San Francisco.....	18,212	20,751	17,865	10,040	4,438	.....	.....
Commercial, San Francisco.....	12,308	13,020	15,408	17,128	* 6,504	.....	.....
Firemans Fund, San Francisco.....	21,131	17,589	20,573	21,265	21,322	28,362	21,030
Home Mutual, San Francisco.....	* 4,126	12,988	8,757	6,634	.....	.....	.....
Sun, San Francisco.....	1,857	2,368	3,116	6,113	* 3,670	.....	.....
Union, San Francisco.....	22,422	25,390	18,716	.....	.....	.....	.....
CONNECTICUT.							
Ætna, Hartford.....	55,804	60,259	70,756	76,757	78,335	77,769	78,865
Connecticut, Hartford.....	30,735	26,408	28,842	32,072	28,888	35,298	28,296
Hartford, Hartford.....	25,320	24,317	26,470	27,611	28,323	30,191	35,010
Meriden, Meriden.....	9,395	* 1,278	.....	.....	.....	.....	.....
National, Hartford.....	.....	.....	.....	.....	* 5,840	12,172	18,677
Orient, Hartford.....	17,600	13,992	14,076	12,160	* 3,414	* 5,163	10,062
Phenix, Hartford.....	18,824	19,138	21,163	21,812	22,204	20,780	22,119
Security, New Haven.....	9,222	11,174	13,458	11,542	11,104	9,906	12,024
ILLINOIS.							
Packers & Prov. Dealers, Chicago.....	5,946	* 3,577	.....	.....	.....	.....	.....
Traders, Chicago.....	19,964	10,167	15,870	20,292	20,848	9,235	7,669
KENTUCKY.							
Falls City, Louisville.....	* 2,861	5,778	* 1,375	.....	.....	.....	.....
Louisville Underwriters, Louisville.....	8,344	8,638	.....	.....	.....	.....	.....
LOUISIANA.							
Factors and Traders, New Orleans.....	12,082	8,013	.....	.....	.....	.....	.....
Mechs. & Traders, New Orleans.....	7,092	6,305	.....	.....	.....	.....	.....
New Orleans, New Orleans.....	.....	.....	.....	24,242	32,959	36,034	* 5,623
Sun Mutual, New Orleans.....	9,914	6,369	.....	.....	.....	.....	.....
Teutonia, New Orleans.....	7,639	.....	.....	.....	.....	.....	.....
MARYLAND.							
Firemens, Baltimore.....	9,177	8,964	10,067	11,299	10,964	8,142	6,603
National, Baltimore.....	.....	.....	.....	.....	.....	* 10,349	13,300
MASSACHUSETTS.							
American, Boston.....	13,317	15,453	20,724	21,666	19,041	13,018	9,698
Boylston, Boston.....	14,763	.....	.....	.....	.....	.....	.....
Commonwealth, Boston.....	.....	.....	.....	.....	.....	.....	16,760
Eliot, Boston.....	9,991	11,114	7,781	10,248	14,847	12,469	12,288
Firemens, Boston.....	11,168	7,718	.....	.....	.....	.....	.....
First National, Worcester.....	6,441	6,598
Franklin, Boston.....	* 6,202	7,098

* Six months only.

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COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—Continued.

NAME AND LOCATION OF COMPANY.	1887.	1888.	1889.	1890.	1891.	1892.	1893.
MASSACHUSETTS—Cont.							
Manufacturers, Boston.....	\$	\$	\$	\$	\$	\$	\$
Mercantile, Boston.....	.....	.....	.....	103,458	51,055	55,484	82,524
Neptune, Boston.....	9,543	11,332	13,782	4,765	3,170	2,921	3,504
North American, Boston.....	10,558	10,815	7,781	10,248	14,847	12,469	12,288
Prescott, Boston.....	10,558	10,815	7,781	10,248	9,058	6,872	6,578
Revere, Boston.....	10,558	10,815	7,781	10,248	*4,287	.....	.....
Shoe and Leather, Boston.....	.....	.....	.....	*12,539	16,958	12,468	*6,421
Springfield F. and M., Springfield..	18,509	18,459	20,366	19,220	20,504	20,504	12,288
Washington, Boston.....	25,251	32,065	37,829	34,784	28,102	12,468	21,732
MICHIGAN.							
Detroit F. and M., Detroit.....	6,799	5,066	7,598	8,679	8,576	3,987	2,783
Grand Rapids, Grand Rapids.....	6,426	.....	.....	.....	.....	.....	.....
Michigan, Detroit.....	6,691	10,459	14,606	14,349	9,182	*5,038	.....
MINNESOTA.							
St. Paul F. and M., St. Paul.....	12,552	16,886	17,861	11,496	10,851	10,862	8,125
MISSOURI.							
American Central, St. Louis.....	12,581	16,876	19,390	23,071	12,972	9,069	8,022
Citizens, St. Louis.....	9,453	7,020	9,158	.....	.....	.....	.....
Marine, St. Louis.....	5,176	6,002	5,659	.....	.....	.....	.....
NEW HAMPSHIRE.							
Granite State, Portsmouth.....	7,751	6,520	.....	.....	.....	.....	.....
New Hampshire, Manchester.....	14,467	19,549	20,519	12,526	12,930	12,416	9,096
Peoples, Manchester.....	9,177	9,000	.....	.....	.....	.....	.....
NEW JERSEY.							
American, Newark.....	13,524	11,152	12,357	11,643	10,078	7,076	7,057
Firemens, Newark.....	15,160	14,626	15,628	15,874	13,684	9,589	9,591
Jersey City, Jersey City.....	4,775	3,314	326	.....	.....	.....	.....
Merchants, Newark.....	24,494	25,554	27,288	27,887	30,531	39,893	38,165
Newark, Newark.....	17,609	19,637	21,035	22,342	20,497	20,935	8,491
Newark City, Newark.....	.....	.....	.....	.....	.....	15,322	15,402
Peoples, Newark.....	.....	.....	.....	.....	.....	*7,667	18,907
OHIO.							
Amazon, Cincinnati.....	10,102	11,845	.....	.....	.....	.....	.....
Citizens, Dayton.....	18,471	15,620	*9,795	.....	.....	.....	.....
Fidelity F. and M., Cincinnati.....	11,935	.....	.....	.....	.....	.....	.....
Firemens, Dayton.....	*3,767	11,391	11,882	12,666	12,270	7,159	2,927
Franklin, Columbus.....	5,449	5,468	.....	.....	.....	.....	.....
Mercantile, Cleveland.....	6,278	7,525	9,020	9,608	*2,956	.....	.....
PENNSYLVANIA.							
American, Philadelphia.....	34,279	32,235	30,808	31,209	31,236	23,663	20,652
Armenia, Pittsburgh.....	5,864	4,264	.....	.....	.....	*5,849	8,420
Boatmen, Pittsburgh.....	13,865	14,144	15,707	14,298	12,559	8,144	5,166
Citizens, Pittsburgh.....	14,251	18,593	19,122	15,131	8,382	3,096	.....
County, Philadelphia.....	.....	16,976	15,218	16,561	17,474	*5,500	.....
Farmers Mutual, York.....	4,598	8,124	15,378	12,071	9,880	9,585	9,266
Fire Association, Philadelphia.....	43,186	53,125	48,732	48,753	46,443	32,423	29,778
Franklin, Philadelphia.....	10,433	11,515	13,788	13,626	13,931	14,005	13,756
German, Pittsburgh.....	13,025	17,221	19,051	16,306	13,980	11,237	7,352
Girard, Philadelphia.....	7,718	7,838	5,916	.....	.....	.....	13,947
Ins. Co. County of Phila., Phila....	16,354	.....	.....	.....	.....	*10,178	9,161
Ins. Co. of North America, Phila....	73,207	82,214	48,788	34,657	38,668	34,869	34,019
Ins. Co. of State of Pa., Phila....	17,526	10,313	10,871	13,157	14,637	13,287	13,632
Manufacturers and Merchants, Pitts.	11,857	10,945	12,235	7,921	.....	.....	.....
Mechanics, Philadelphia.....	18,891	21,725	19,732	18,904	15,529	*5,238	.....
Pennsylvania, Philadelphia.....	26,720	26,851	28,856	29,984	30,801	25,697	26,173
Pennsylvania, Pittsburgh.....	11,989	14,829	15,475	14,351	12,524	*4,241	.....
Peoples, Pittsburgh.....	12,533	11,675	13,854	11,082	.....	.....	.....
Reading, Reading.....	10,585	5,874	10,020	9,125	.....	.....	.....
Reliance, Philadelphia.....	17,887	22,025	15,585	.....	.....	.....	.....
Spring Garden, Philadelphia.....	18,466	18,836	19,050	16,549	14,969	.....	.....
Union, Philadelphia.....	.....	.....	.....	.....	*5,760	12,816	10,054
United Firemens, Philadelphia.....	17,365	20,010	19,459	16,105	13,499	10,022	*2,075
Western, Pittsburgh.....	15,104	13,646	13,915	*8,628

* Six months only.

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COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—Continued.

NAME AND LOCATION OF COMPANY.	1887.	1888.	1889.	1890.	1891.	1892.	1893.
RHODE ISLAND.							
Atlantic, Providence.....	\$ 3,645	\$ 6,686	\$ 7,396	\$ 9,518	\$ 11,069	\$ 9,664	\$ 7,866
Equitable, Providence.....	12,087	11,075	11,398	11,311	11,133	8,606	8,303
Merchants, Providence.....	11,464	10,204	11,372	10,956	10,941	8,366	7,914
Providence-Washington, Prov.....	24,128	18,642	14,059	51,835	56,952	40,838	21,077
WISCONSIN.							
Concordia, Milwaukee.....	10,700	14,244	12,213	9,426	.....	.....	.....
Hekla, Madison.....	* 5,771	.....	.....	.....	.....	.....	.....
Milwaukee Mechanics, Milwaukee..	10,529	12,476	11,368	8,089	.....	.....	.....
Northwestern National, Milwaukee..	4,687	5,739	6,355	7,583	6,909	5,681	5,265
CANADA.							
British America, Toronto.....	19,613	19,660	14,067	13,736	11,529	21,045	28,237
Western, Toronto.....	22,786	30,896	31,967	30,716	27,318	25,068	19,586
FRANCE.							
Metropole, Paris.....	.....	.....	.....	.....	.....	38,375	* 12,018
La Confiance, Paris.....	.....	.....	.....	.....	.....	62,296	49,720
GERMANY.							
Hamburg-Bremen, Hamburg.....	53,827	65,292	63,733	57,345	47,454	35,233	37,863
Hamburg-Magdeburg, Hamburg..	.....	.....	.....	.....	.....	* 2,945	7,701
North-German, Hamburg.....	.....	.....	.....	* 12,380	21,737	19,176	19,364
Transatlantic, Hamburg.....	17,537	15,134	17,900	19,220	19,323	20,788	19,950
GREAT BRITAIN.							
City of London, London.....	40,465	49,655	50,118	46,461	42,927	42,795	.....
Commercial Union, London.....	127,037	154,940	156,247	186,486	175,417	151,502	145,482
Fire Association, London.....	35,810	45,734	47,628	49,656	63,040	44,308	28,620
Guardian, London.....	69,536	82,160	80,492	82,905	71,613	64,869	62,322
Imperial, London.....	77,837	78,199	59,345	65,034	65,804	56,659	39,650
Lancashire, Manchester.....	100,061	104,358	104,668	95,050	74,867	77,814	62,977
Lion, London.....	21,793	25,735	26,939	33,255	29,551	33,139	28,841
Liverpool & London & Globe, Liv.	333,750	384,623	369,272	382,326	345,851	294,414	286,039
London Assurance Corp., London.	54,708	55,035	49,699	48,179	52,073	56,203	51,169
London and Lancashire, Liverpool.	69,107	75,747	77,567	76,685	88,271	94,710	71,207
London and Provincial, London....	.....	.....	* 20,764	36,833	54,571	50,747	.....
North British and Mercantile, Lon.	60,846	83,206	85,579	89,831	135,277	155,827	96,858
Northern, London.....	60,704	52,463	51,635	50,107	46,831	48,418	39,650
Norwich Union, Norwich.....	49,675	55,109	55,206	70,495	75,914	67,502	52,120
Phoenix, London.....	88,211	121,435	112,589	99,252	97,521	69,976	62,505
Queen, Liverpool.....	50,397	75,397	57,412	61,764	54,141	56,835	75,985
Royal, Liverpool.....	165,837	169,025	172,163	185,617	191,263	181,655	149,834
Scottish Union and National, Edin.	47,048	43,291	43,742	33,932	30,096	33,784	29,152
Standard, London.....	.....	.....	.....	.....	58,096	49,499	* 22,669
Sun, London.....	55,542	64,595	61,952	45,076	53,618	* 22,086	.....
Total New York State Cos.....	3,011,251	3,096,495	2,978,044	3,053,566	2,938,670	2,774,666	2,742,444
Total Cos. of Other States.....	1,213,607	1,198,028	1,098,731	1,163,673	1,001,232	896,829	861,795
Total Foreign Companies.....	1,622,127	1,851,618	1,810,803	1,872,382	1,934,106	1,877,691	1,499,510
Aggregate.....	5,846,985	6,146,141	5,887,578	6,089,621	5,874,008	5,549,186	5,103,749

* Six months only.

AGES OF GREAT MEN.—M. Ferdinand de Lesseps has entered upon his eighty-third year. The German emperor was 90; Dr. Dollinger is 88; Moltke and Bancroft, the historian, are each 87; Kossuth is 85, and Professor Owen is 83. It is astonishing to note the large number of living great men who have passed the ordinary limit of human life. Of sovereigns, the Pope is 77 and King William of the Netherlands is well on in his 71st year. Of statesmen, Mr. Gladstone will be 79 next month, Mr. Bright is 76, Prince Bismarck is 72, M. Jules Grevy is 74, M. Leon Say and M. Leroyer are each 71; Lord Selborne is 75, Sir Rutherford Alcock is 78, Lord Sherbrooke is 76, and Lord Granville is 72. Of generals, McMahon is 79; Lebeuf is 78, and Bazaine and Cialdini are each 76. Of poets, Lord Tennyson is 78, Mr. Browning is 75, and Dr. Oliver Wendell Holmes is 78. Of musicians, M. Verdi is 73. Of engineers, Lord Armstrong is 77, and Sir John Hawkshaw is 76. Of painters, Meissonier is 72; and of showmen, Barnum is 77. M. Chevreul is fairly started upon his hundred and second year.—*London Review.*

TERM INSURANCE.

The following tables are taken from the annual report of President D. A. Heald to the National Board of Fire Underwriters to the annual meeting May 17, 1888 :

CLASSIFICATION OF OUTSTANDING RISKS.

Outstanding risks, December 31, 1887, classified by years. Compiled from the official figures of the New York State Insurance Department as to companies doing business in New York State.

NEW YORK STATE COMPANIES.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885 .....	.....	.....	.....	.....	.....	.....	\$443,565.583	\$3,472.452	.7828
1886 .....	.....	.....	.....	\$10,243.996	\$68.935	.6729	512,132.444	3,985.213	.7706
1887	\$2,090,375.630	\$17,980.887	.8602	22,397.063	146.406	.6557	616,832.652	4,670.311	.7571
Totals.....	\$2,090,375.630	\$17,980.887	.8602	\$32,571.059	\$215.341	.6611	\$1,577,530.679	\$12,127.976	.7688

YEAR.	FOUR YEARS.			FIVE YEARS AND OVER.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884	\$14,170.501	\$137.153	.9678	\$127,066.239	\$1,915.780	1.5077	\$127,066.239	\$1,915.780	1.5077
1885	13,041.747	129.287	.9913	149,901.885	2,215.731	1.4714	164,072.386	2,352.884	1.4340
1886	13,021.747	140.434	1.0234	174,136.771	2,531.933	1.4539	630,744.101	6,133.672	.9724
1887	13,722.644	115.708	.8675	173,249.315	2,275.950	1.3136	714,348.399	6,470.532	.9058
1887	13,338.617	.....	.....	171,608.251	2,084.102	1.2144	2,914,482.213	24,997.414	.8576
Totals	\$54,273.509	\$522.582	.9609	\$795,962.461	\$11,093.496	1.3849	\$4,550,713.338	\$41,870.282	.9201

COMPANIES OF OTHER STATES.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883.....
1884.....
1885.....
1886.....
1887.....
Totals.....	\$1,935,752.511	\$24,705,445	1.2782	\$33,794,299	\$310,863	.9199	\$1,097,619,598	\$12,023,158	1.0954

YEAR.	FOUR YEARS.			FIVE YEARS AND OVER.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883.....
1884.....
1885.....
1886.....
1887.....
Totals.....	\$39,472,461	\$423,950	1.0740	\$681,847,751	\$8,603,717	1.2612	\$3,785,486,600	\$46,067,133	1.2169

COMPANIES OF FOREIGN COUNTRIES DOING BUSINESS IN NEW YORK.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883.....
1884.....
1885.....
1886.....
1887.....
Totals.....	\$1,865,449,409	\$20,811,130	1.1156	\$55,684,740	\$437,032	.7848	\$554,177,122	\$8,608,405	.9116

YEAR.	FOUR YEARS.			FIVE YEARS AND OVER.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883 .....	.....	.....	.....	\$93,959,758	\$965,678	1.0277	\$93,959,758	\$965,678	1.0277
1884	\$5,975,091	\$50,878	.8515	100,118,797	1,087,824	1.0859	106,093,888	1,138,108	1.0727
1885	5,312,861	52,252	.9835	104,001,724	1,150,851	1.1065	389,644,254	3,793,360	.9504
1886	7,691,986	72,726	.9455	134,854,410	1,441,698	1.0851	479,107,020	4,593,884	.9549
1887	9,047,279	73,346	.8106	104,396,430	1,747,766	1.0631	2,429,864,685	26,187,962	1.0777
Totals	\$28,027,211	\$249,202	.8891	\$595,331,119	\$6,393,217	1.0737	\$3,498,669,601	\$36,588,986	1.0457

SUMMARY OF ALL COMPANIES.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886 .....	.....	.....	.....	\$40,870,045	\$331,683	.8115	\$1,016,596,795	\$9,141,455	.8991
1887	\$5,888,577,550	\$63,497,462	1.0783	81,180,053	631,553	.7780	1,196,935,959	10,816,837	.9037
Grand Totals	\$5,888,577,550	\$63,497,462	1.0783	\$122,050,098	\$963,236	.7822	\$3,629,327,399	\$22,849,539	.9051

YEAR.	FOUR YEARS.			FIVE YEARS AND OVER.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1883 .....	.....	.....	.....	\$337,120,353	\$4,297,860	1.2749	\$337,120,353	\$4,297,860	1.2749
1884	\$28,871,136	\$281,975	.9766	361,446,396	4,724,372	1.3070	390,317,532	5,006,347	1.2626
1885	27,622,643	\$22,402	1.0223	468,742,977	5,368,621	1.1399	1,452,962,415	14,790,478	1.0179
1886	31,110,377	319,793	1.0279	419,866,985	5,536,341	1.2297	1,718,783,316	17,000,656	.9891
1887	34,169,025	311,564	.9118	515,964,600	6,099,234	1.1821	7,935,685,943	83,431,060	1.0513
Grand Totals	\$121,773,181	\$1,195,734	.9819	\$2,073,141,331	\$26,000,430	1.2551	\$11,834,869,559	\$124,526,401	1.0521

YEARLY AND TERM RISKS.

Showing the Outstanding Business at the End of Each Year, Classified into Yearly and Term Risks, Giving Term, Amount Covered, Premium Charged, and Rate on Each \$100. Compiled from Official Figures of the New York Insurance Department, as to Companies Doing Business in New York State.

NEW YORK STATE COMPANIES.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.				THREE YEARS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	
1877	\$1,070,417.009	\$14,182,768	7.198		\$12,078,110	\$92,224	7.694		\$510,177.052	\$5,500,543	9.015	
1878	1,881,059,918	13,019,672	6.919		21,330,089	113,640	5.380		632,224,121	5,610,898	8.875	
1879	1,850,185,295	13,147,173	7.105		34,038,369	170,548	5.508		5,993,680	5,993,680	8.756	
1880	1,952,831,138	14,936,128	7.648		17,815,975	128,348	7.203		755,915,217	6,462,011	8.548	
1881	1,949,178,532	15,388,312	7.895		17,060,044	123,386	7.244		840,923,220	7,004,855	8.330	
1882	1,912,089,483	14,780,068	7.731		21,312,067	126,837	5.951		882,858,989	7,266,870	8.231	
1883	1,980,431,934	16,462,277	8.313		27,568,239	166,324	6.023		1,007,595,036	8,251,088	8.190	
1884	2,023,277,704	17,719,037	8.738		28,744,750	197,533	6.872		1,163,066,736	9,293,912	7.991	
1885	1,991,881,210	17,498,610	8.785		27,439,360	203,059	7.400		1,292,454,473	10,281,399	7.955	
1886	2,010,953,418	17,675,105	8.789		25,873,271	197,945	7.049		1,414,466,002	11,111,954	7.855	
1887	2,090,375,630	17,980,887	8.602		32,571,059	215,341	6.611		1,577,530,679	12,127,976	7.688	

YEAR.	FOUR YEARS.				FIVE YEARS OR MORE.				TOTALS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	
1877	\$17,649,993	\$183,301	1.0385		\$160,482,910	\$2,249,883	1.4019		\$2,770,805,074	\$22,209,419	8.016	
1878	18,969,257	194,626	1.0260		179,999,577	2,444,182	1.3579		2,734,182,952	21,383,016	7.721	
1879	19,163,930	195,943	1.0224		202,566,604	2,652,815	1.3099		2,766,950,379	22,130,179	7.941	
1880	21,409,084	209,492	0.9744		243,384,606	3,120,102	1.2819		2,991,446,110	24,856,068	8.309	
1881	22,693,366	233,790	1.0212		290,253,658	3,709,135	1.2520		3,126,368,800	20,459,678	8.204	
1882	21,343,392	240,876	0.9695		355,986,578	4,301,537	1.2252		3,197,490,449	26,785,188	8.779	
1883	26,017,383	250,361	0.9223		448,443,417	5,535,362	1.2344		3,486,966,009	30,665,412	8.879	
1884	25,951,713	245,930	0.9472		557,770,224	7,089,914	1.2711		3,798,811,133	34,546,326	9.034	
1885	25,010,166	236,252	0.9446		660,352,195	8,721,251	1.3207		3,997,137,404	36,940,482	9.248	
1886	31,515,329	314,009	0.9957		727,977,689	9,844,402	1.3522		4,210,815,790	30,143,485	9.005	
1887	54,273,599	522,582	0.9629		795,962,461	11,023,496	1.3849		4,550,713,338	41,870,222	9.001	

COMPANIES OF OTHER STATES DOING BUSINESS IN NEW YORK STATE.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877	\$1,418,369.448	\$15,853.412	1.1177	\$10,824,127	\$100,592	1.1141	\$340,322,575	\$4,317,547	1.2359
1878	1,300,275,540	13,819,727	1.0628	19,834,158	210,749	1.0626	372,915,782	4,302,530	1.1538
1879	1,325,668,127	13,639,363	1.0288	20,060,685	206,957	1.0316	401,993,629	4,302,870	1.0928
1880	1,357,615,158	14,024,270	1.0337	19,184,844	178,699	.9314	431,483,617	4,596,897	1.0746
1881	1,486,794,656	15,798,850	1.0625	16,744,175	165,393	.9877	500,960,788	5,353,458	1.0690
1882	1,454,336,568	16,038,220	1.1452	16,654,348	159,183	.9598	582,915,375	6,124,240	1.0059
1883	1,693,357,969	22,245,195	1.3137	19,069,422	180,379	.9459	687,259,313	7,324,140	1.0057
1884	1,594,919,573	20,284,157	1.2717	19,021,916	190,842	1.0032	765,308,304	8,353,675	1.0859
1885	1,706,659,343	21,808,237	1.2778	20,621,853	209,840	1.0175	879,500,641	9,562,232	1.0872
1886	1,926,100,407	24,941,210	1.2948	24,592,112	232,163	.9441	1,008,304,677	11,008,944	1.0917
1887	1,932,759,511	24,795,445	1.2782	33,794,299	310,863	.9199	1,097,619,598	12,093,158	1.0954
TOTALS.									
1877	\$21,732,202	\$244,175	1.1143	\$237,183,085	\$3,587,865	1.5127	\$2,037,431,437	\$24,123,591	1.1840
1878	50,087,016	560,607	1.0995	313,267,389	4,455,018	1.4221	2,057,270,885	23,348,651	1.1349
1879	48,831,245	533,951	1.0926	316,149,708	4,258,163	1.3469	2,112,604,394	23,090,604	1.0901
1880	47,962,440	510,882	1.0776	324,155,652	4,221,184	1.3222	2,180,491,711	23,587,932	1.0818
1881	47,877,836	511,680	1.0687	435,388,020	6,368,133	1.4489	2,487,767,475	28,137,514	1.1310
1882	48,399,552	512,900	1.0617	397,546,933	6,368,133	1.2443	2,498,264,716	28,411,121	1.1384
1883	48,686,070	528,845	1.0862	465,235,741	5,749,315	1.2358	2,913,608,515	36,027,874	1.2365
1884	44,945,363	491,768	1.0940	492,712,851	6,167,333	1.2517	2,920,908,007	35,487,715	1.2149
1885	42,810,243	472,333	1.1030	561,742,711	7,070,337	1.2586	3,211,343,701	39,122,979	1.2182
1886	40,735,859	436,105	1.0769	645,841,556	8,085,724	1.2519	3,645,744,611	44,704,206	1.2262
1887	39,472,461	423,950	1.0740	681,847,751	8,603,717	1.2012	3,785,486,620	46,067,133	1.2169
TOTALS.									
1877	\$21,732,202	\$244,175	1.1143	\$237,183,085	\$3,587,865	1.5127	\$2,037,431,437	\$24,123,591	1.1840
1878	50,087,016	560,607	1.0995	313,267,389	4,455,018	1.4221	2,057,270,885	23,348,651	1.1349
1879	48,831,245	533,951	1.0926	316,149,708	4,258,163	1.3469	2,112,604,394	23,090,604	1.0901
1880	47,962,440	510,882	1.0776	324,155,652	4,221,184	1.3222	2,180,491,711	23,587,932	1.0818
1881	47,877,836	511,680	1.0687	435,388,020	6,368,133	1.4489	2,487,767,475	28,137,514	1.1310
1882	48,399,552	512,900	1.0617	397,546,933	6,368,133	1.2443	2,498,264,716	28,411,121	1.1384
1883	48,686,070	528,845	1.0862	465,235,741	5,749,315	1.2358	2,913,608,515	36,027,874	1.2365
1884	44,945,363	491,768	1.0940	492,712,851	6,167,333	1.2517	2,920,908,007	35,487,715	1.2149
1885	42,810,243	472,333	1.1030	561,742,711	7,070,337	1.2586	3,211,343,701	39,122,979	1.2182
1886	40,735,859	436,105	1.0769	645,841,556	8,085,724	1.2519	3,645,744,611	44,704,206	1.2262
1887	39,472,461	423,950	1.0740	681,847,751	8,603,717	1.2012	3,785,486,620	46,067,133	1.2169

COMPANIES OF FOREIGN COUNTRIES DOING BUSINESS IN NEW YORK STATE.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877	\$800,550,515	\$9,103,936	1.1372	\$13,573,999	\$101,401	.7470	\$157,795,954	\$1,810,731	1.1475
1878	919,651,181	9,705,653	1.0554	17,237,355	136,031	.7893	209,721,155	2,246,398	1.0711
1879	1,105,045,646	11,113,235	.9598	14,782,979	121,686	.8231	275,471,047	2,790,159	1.0157
1880	1,283,661,736	12,518,971	.9752	17,419,434	135,224	.7702	348,786,094	3,221,594	.9453
1881	1,559,395,591	15,401,835	.9877	23,029,413	180,935	.7857	526,686,072	3,880,002	.9300
1882	1,875,145,519	19,316,876	1.0302	32,991,959	272,732	.8267	648,600,835	5,239,516	.8631
1883	1,890,720,110	20,338,088	1.0756	34,420,030	282,795	.8215	722,802,393	6,564,743	.9082
1884	1,777,982,640	19,530,608	1.0984	38,240,534	301,569	.7624	813,845,754	7,361,101	.9045
1885	1,759,810,706	19,894,734	1.1306	44,756,632	365,821	.8176	879,998,939	7,999,901	.9080
1886	1,849,008,867	20,501,275	1.1208	55,684,740	287,075	.8207	954,177,122	8,698,405	.9116
1887	1,865,449,409	20,811,130	1.1156		437,032	.7848			

YEAR.	FOUR YEARS.			FIVE YEARS OR MORE.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877	\$11,740,117	\$121,434	1.0343	\$118,510,238	\$1,670,067	1.4092	\$1,102,169,923	\$12,807,569	1.1515
1878	12,397,373	121,543	.9870	147,259,879	1,821,316	1.2368	1,306,196,943	14,030,851	1.0742
1879	14,595,340	147,951	1.0136	173,627,880	2,059,013	1.1858	1,643,522,892	16,310,044	.9923
1880	14,871,495	146,214	.9831	195,453,881	2,277,010	1.1649	1,852,186,640	18,299,013	.9879
1881	17,440,267	169,368	.9711	245,281,444	2,731,244	1.1135	2,203,211,428	22,372,382	.9885
1882	23,921,979	230,598	.9640	399,996,330	3,590,760	1.0699	2,848,741,859	28,586,502	1.0033
1883	28,948,950	269,445	.9368	395,603,045	4,079,296	1.0312	2,998,292,979	30,796,265	1.0271
1884	30,472,718	277,587	.9109	461,882,385	4,722,144	1.0247	3,031,380,670	31,386,651	1.0354
1885	20,856,799	274,332	.9188	590,870,155	5,377,861	1.0547	3,157,949,044	33,273,849	1.0537
1886	28,807,280	260,743	.9051	560,685,170	5,076,417	1.0659	3,333,479,353	35,016,411	1.0594
1887	28,027,211	249,202	.8691	595,331,119	6,393,217	1.0737	3,498,669,601	36,588,986	1.0457

SUMMARY OF ALL COMPANIES.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877	\$4,189,336,972	\$39,140,116	.9342	\$36,476,236	\$314,917	.8633	\$1,117,204,681	\$11,628,821	1.0408
1878	4,101,386,639	36,545,052	.8959	58,421,602	460,400	.7881	1,214,861,058	12,159,734	1.0009
1879	4,340,839,068	37,966,771	.8747	68,882,024	499,191	.7774	1,358,590,866	13,154,709	.9683
1880	4,594,108,092	41,486,369	.9031	54,420,253	442,258	.8127	1,538,178,928	11,390,502	.9371
1881	4,995,286,779	46,586,997	.9326	56,833,632	469,914	.8268	1,760,038,721	16,249,315	.9232
1882	5,240,973,510	50,744,164	.9682	70,958,374	558,752	.7874	2,052,460,376	18,690,626	.9166
1883	5,564,510,013	59,045,560	1.0611	81,057,700	629,498	.7766	2,343,365,184	21,401,869	.9133
1884	5,396,179,917	57,533,802	1.0662	86,027,206	679,944	.7905	2,655,177,433	24,212,330	.9119
1885	5,458,151,259	59,201,581	1.0846	92,817,845	778,720	.8390	2,985,860,866	27,204,042	.9116
1886	5,766,152,632	63,117,590	1.0946	85,444,546	717,103	.8393	3,302,859,618	30,111,799	.9116
1887	5,888,577,550	63,497,462	1.0783	122,050,098	993,236	.7692	3,629,327,399	32,849,539	.9051
TOTALS.									
YEAR.	FOUR YEARS.			FIVE YEARS OR MORE.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877	\$51,122,312	\$548,910	1.0737	\$516,176,233	\$7,597,815	1.4545	\$5,910,466,434	\$59,140,579	1.0006
1878	82,263,646	876,776	1.0658	640,526,845	8,720,516	1.3614	6,007,659,709	58,762,498	.9636
1879	82,560,515	877,145	1.0624	622,275,192	8,970,011	1.3957	6,543,077,665	61,470,827	.9394
1880	84,333,019	872,588	1.0347	702,994,229	9,618,266	1.3065	7,024,094,461	66,743,013	.9562
1881	88,211,469	914,836	1.0371	976,923,122	12,748,512	1.3050	7,877,287,723	76,909,574	.9771
1882	96,574,023	984,374	1.0192	1,083,529,841	12,828,895	1.1840	8,544,497,024	83,866,811	.9868
1883	102,652,403	1,048,651	1.0116	1,399,282,203	15,363,973	1.1735	9,401,867,503	97,486,551	1.0369
1884	101,369,794	1,015,225	1.0014	1,512,365,460	17,979,391	1.1888	9,751,099,810	101,420,622	1.0400
1885	97,866,228	982,918	1.0061	1,731,974,661	21,159,449	1.2223	10,366,430,239	109,337,310	1.0547
1886	101,078,168	1,011,007	1.0022	1,934,404,415	23,908,543	1.2358	11,186,939,673	118,804,102	1.0622
1887	121,773,181	1,195,734	.9819	2,073,141,331	26,026,430	1.2551	11,834,866,559	124,526,401	1.0521

FIRE LOSSES IN THE UNITED STATES.

The following tables relating to fire losses and the loss of human lives, etc., we copy, by permission, from The Chronicle Fire Tables for 1888 :

MONTHLY LOSSES BY FIRE IN THE UNITED STATES FOR THIRTEEN YEARS, 1875-1887.

MONTHS.	Total Property Loss for Thirteen Years, 1875-1887.	Total Insurance Loss for Thirteen Years, 1875-1887.	Total Property Loss in 1887.	Total Insurance Loss in 1887.	Number of Risks Burned in 1887.
January	\$106,380,670	\$66,240,063	\$10,472,164	\$6,561,502	2,552
February	88,400,829	53,140,575	6,951,116	4,865,076	1,616
March	94,050,117	54,614,960	10,239,280	6,083,274	2,580
April	96,242,849	52,300,607	9,567,103	5,108,310	2,273
May	100,178,500	52,179,138	11,639,063	6,367,326	2,870
June	75,290,405	42,440,866	8,241,384	4,582,171	1,838
July	92,010,667	48,685,673	11,620,687	6,844,030	2,770
August	90,114,459	47,250,627	9,327,098	4,965,033	2,174
September	83,802,639	43,455,797	8,668,911	4,525,756	2,059
October	101,390,454	52,113,743	9,646,923	5,394,417	2,355
November	96,998,079	55,047,612	13,394,144	7,736,389	2,809
December	105,698,706	62,990,083	9,531,507	5,817,274	2,258
Totals	\$1,130,558,374	\$630,459,744	\$119,209,380	\$68,850,558	28,163

AGGREGATE ANNUAL LOSSES IN THE UNITED STATES FOR THIRTEEN YEARS, 1875-1887.

YEARS.	Aggregate Property Loss.	Aggregate Insurance Loss.	YEARS.	Aggregate Property Loss.	Aggregate Insurance Loss.
1875.....	\$78,102,285	\$39,327,400	1883.....	\$100,140,228	\$54,808,664
1876.....	64,630,600	34,374,500	1884.....	110,008,611	60,679,818
1877.....	68,205,800	37,398,900	1885.....	102,818,796	57,430,709
1878.....	64,315,900	36,575,900	1886.....	104,924,750	60,506,564
1879.....	77,703,700	44,464,700	1887.....	119,209,380	68,850,558
1880.....	74,643,400	42,525,000			
1881.....	81,280,900	44,641,900	Totals	\$1,130,558,374	\$630,459,744
1882.....	84,505,024	48,875,131			

NUMBER OF FIRES EACH MONTH FOR TWELVE YEARS IN THE UNITED STATES AND CANADA, 1876-1887.

[1875 Not Reported.]

MONTHS.	1887.*	1886.*	1885.*	1884.	1883.	1882.	1881.
January	1,521	1,395	1,375	1,522	1,231	899	954
February	1,045	1,227	1,311	1,052	889	768	873
March	1,365	1,335	1,446	1,222	1,121	891	1,030
April	1,431	1,088	1,194	1,294	956	881	1,153
May	1,284	1,053	1,074	1,111	1,131	891	722
June	1,038	944	916	959	847	743	610
July	1,480	1,423	1,281	1,205	1,197	861	863
August	1,332	1,146	1,047	1,110	1,226	897	1,006
September	1,276	1,135	1,119	1,313	1,367	902	788
October	1,466	1,448	1,058	1,381	1,159	921	882
November	1,742	1,423	1,060	1,294	1,423	1,052	874
December	1,414	1,605	1,233	1,417	1,319	1,170	819
Totals	16,394	15,222	14,114	14,880	13,866	10,876	10,594

* For United States only.

FIRE LOSSES IN THE UNITED STATES—Continued.

NUMBER OF FIRES EACH MONTH FOR TWELVE YEARS IN THE UNITED STATES AND CANADA, 1876-1887—Continued.

[1875 Not Reported.]

MONTHS.	1880.	1879.	1878.	1877.	1876.	Totals.
January	815	1,106	956	953	484	13,211
February	948	1,132	776	838	859	11,518
March	1,027	1,209	1,188	821	767	13,512
April	1,103	1,367	972	876	768	13,103
May	918	1,294	894	900	742	12,034
June	794	849	833	840	573	9,946
July	912	836	1,048	739	903	12,748
August	983	948	1,095	912	844	12,546
September	827	831	932	847	715	12,052
October	1,006	1,078	1,275	902	940	13,516
November	939	1,176	1,099	870	852	13,804
December	932	933	1,003	903	1,034	13,782
Totals	11,204	12,849	12,071	10,401	9,301	151,772

HUMAN LIVES, ETC., LOST DURING 1887.

STATES AND TERRITORIES.	Human Beings.	Horses.	Cattle.	Other Animals.	STATES AND TERRITORIES.	Human Beings.	Horses.	Cattle.	Other Animals.
Alabama	28	96	....	5	Nebraska	1	35	40	....
Arizona	2	....	....	....	North Carolina	7	39	14	20
Arkansas	13	6	1	50	New Hampshire	3	19	41	133
California	19	146	6	....	New Jersey	6	161	104	77
Colorado	7	14	22	....	New Mexico .....	....	2	....	....
Connecticut	5	32	78	14	New York	45	1,692	146	139
Dakota	12	63	29	....	Ohio	44	267	339	503
Delaware .....	....	27	34	....	Oregon	6	24	....	....
Florida	2	....	....	....	Pennsylvania	48	160	284	133
Georgia	14	55	5	17	Rhode Island .....	....	11	30	....
Idaho .....	....	....	....	10	South Carolina	7	1	....	....
Illinois	122	144	74	75	Tennessee	11	76	2	1
Indiana	15	258	44	254	Texas	9	23	6	500
Iowa	3	75	25	20	Vermont	35	8	10	3
Kansas	25	120	100	710	Virginia	8	64	14	80
Kentucky	12	176	60	8	Washington	8	....	....	....
Louisiana	12	15	....	....	West Virginian	1	23	....	12
Maine	6	35	27	51	Wisconsin	31	73	33	....
Maryland	2	43	19	1					
Massachusetts	7	126	72	70	Totals, 1887	662	4,733	1,802	3,012
Michigan	59	79	107	109	Totals, 1886	344	2,241	2,281	8,142
Minnesota	4	46	4	20	Totals, 1885	491	1,973	1,161	4,077
Mississippi	8	18	....	....	Totals, 1884	384	2,114	1,230	3,926
Missouri	13	481	22	7	Totals, 1883	447	2,171	1,183	5,981
Montana	2	....	....	....		

LIFE insurance is an investment made when one is in good health, by small annual installments, payable at one's death to his heir. It is a form of laying up money. It is investing when you are prosperous; capital for your wife and children when you are gone. Life insurance, payable at the death of the insurer, not only benefits his wife and children after his death, but is of great use to the man himself. It tends to make him economical, methodical and frugal in his expenditures, cuts off many petty indulgences which would waste his means, and gives quiet to his mind in business troubles, and especially in sickness and in prospect of death. He does not look in anguish at the prospect of his family at his death loaded with the expense of his sickness, funeral expenses, etc., and thrown upon the world without means of livelihood, at a time when grief will go far to paralyze their energies.—*Henry Ward Beecher.*

FIRE HAZARDS IN TEXTILE MILLS.

By C. JOHN HEXAMER, C. E., Member of the Franklin Institute.

It may be stated, as an almost infallible rule, that, under like other conditions, the fire hazard in textile mills increases indirectly with the quality of raw stock, and therefore also indirectly with the quality of the manufactured goods; that is, the poorer the grade of raw stock, the greater the fire hazard. It is absolutely necessary for a mill inspector to be conversant with the different kinds of raw stock, and he should be able to determine the exact proportion of mixed stock for himself, as the statements of the assured may be, and frequently are, incorrect.

CHARACTER OF RAW STOCK.

In our country the so-called mixed mills are found to a great extent, and these, on account of the greater fire hazard inherent to them, are of special interest. In its widest meaning, a "mixed mill" is one in which cotton and wool is spun (by which I include the previous process of picking). This amount of cotton adulteration in the so-called woolen goods depends on the demands of the market for which the manufacturer is working; therefore the proportion of raw stocks in many mixed mills are constantly changing from nearly all wool to nearly all cotton. By wool is meant the animal fibre of that name in any condition, and includes wool, shoddy, extract, waste, etc.

Cotton, as a rule, comes to the mill in a pure state; but, like wool, there are different grades to be taken into account, not only from their commercial value, but as to their fire hazard in being worked. The most objectionable grade is "damaged cotton," which has undergone partial destruction by fire, and which (in order to conceal the marks of charring) has been dyed with a dark color. Such cotton, when run over the cards, will create a great amount of "fly," and is, therefore, more dangerous than better grades. Dirty cotton has often been the cause of picker fires, and I am informed that bales are sometimes fraudulently loaded with sand and gravel to increase their weight. As picker fires are generally due to stones, pieces of iron, etc., which, in coming in contact with the whipper, strike sparks, the value of clean, carefully inspected cotton, from the fire point of view, is self-evident.

Cotton carding waste is sometimes used in low-grade mixed mills, and as it is very short-fibred, being carded out in white cotton mills, creates much fly and dirt in working, and mills using it are very dirty and hazardous. Reginned cotton is another low-grade, hazardous stock.

Wool is a much safer stock than cotton. Pure woolen mills are not frequently destroyed by causes directly or indirectly resulting from the stock; and pure worsted mills are among our best risks. It is through the adulteration of the wool that fire hazards are created, and in a direct proportion with the amount of adulteration.

Care should be exercised in wool-sorting rooms, as fires have been caused by the ignition of tar-marked fleeces laid on steam-heating pipes to soften the tar used to mark the sheep. Mr. C. J. Woodbury suggests the following safe and efficient manner of softening the tar: "A box about eight feet long, two feet wide and six inches deep, is provided with a bottom made of wire gauze of about one-half inch mesh. Under this box is a piece of iron pipe, with perforations upon the upper side, and connected with the steam supply. When this box is filled with fleeces, and the numerous jets of steam blown through them, they are softened much more rapidly than by warming in the usual manner around steam pipes or stoves." Wool shoddy is a short-fibred wool manufactured from rags. The picking of shoddy is very hazardous, and it is generally manufactured in extra mills (shoddy mills), and the stock or yarn sold to others. When shoddy is made in mixed mills it greatly increases the hazard, and the greatest care must be taken in the location and construction of the picker room. When used in large quantities in mixed mills it becomes a source of danger from the amount of dirt and "fly" made in carding. In picking the rags at the shoddy mills much oil is frequently used on the stock. The kind of oil is of great importance, for if vegetable or animal oils are used spontaneous combustion of the stock may ensue on being piled in quantity, and if some of the so-called wool oils be used which are mixtures of animal oil and petroleum the petroleum vapor rising from it during the process of manufacture may become dangerous. Yarns manufactured from shoddy picked with wool oil sometimes contain enough oil, even when dyed, to become dangerous on exposure to a high temperature in the dry house. The reason for this is that mineral oil will

not readily saponify. An emulsion of lard and water with a little ammonia is the safest substance to use on wool. Olive oil, which is frequently adulterated with cotton seed oil, should not be used.

Wool extract is a shoddy manufactured from rags of a mixed stock, the cotton contained in them having been dissolved by dilute sulphuric acid. It has the objectionable features of shoddy.

Worsted waste, when clean from the drawing frames, is a very good stock, as it has been combed, and when not oily is cleaner and safer than raw wool. The so-called woolen noils, which is the soft waste taken from the wool on the combs, is also a good stock, but not as good as pure wool.

Silk noils, the waste from the combs obtained in manufacturing spun silk yarns, is seldom used, and is not specially hazardous.

In the lowest grades of mixed mills, where a cheap carpet yarn is made, hair, jute, flax, hemp, etc., are sometimes used in mixing. These stocks materially increase the hazard of the mill.

As before stated, it is not only important for the insurance inspector and adjuster to distinguish a good from a poor grade of wool, but he should also be able to detect any cotton in the woolen goods. This may, by practice, generally be detected by sight, or the rough test of ignition. Animal fibres when singed give off a smell of burnt feathers, and when ignited in the flame of a candle are almost immediately extinguished, a carbonaceous residue being left; cotton and fibres continue to burn, do not give off the smell of burnt feathers, and do not leave a carbonaceous mass when extinguished. Where a little potash may be procured, the best and most reliable test is to place a piece of the goods in a solution of caustic potash, the wool being dissolved, the cotton remaining intact.

Another easily applicable test is that of nitric acid. On boiling tissues in this acid, silk will produce a light yellow, wool a dark yellow color, while flax, cotton and hemp will remain white. If the proportions of the different components are sought, a small piece of the goods is taken, carefully washed, to free it of all grease, and dried; this is then carefully weighed and boiled with caustic soda until the animal fibres are completely dissolved. The lye solution is then run through a filter, while the fibres remaining on the filter are thoroughly washed with water. The loss in weight of the fibres when dried will then give the amount of animal matter.

The best qualitative test is an examination with a good microscope. Under the microscope, cotton has a flowing, twisted, band-like appearance; linen fibres appear as slender cylindrical reeds; wool has a thick circular stalk covered with scales; silk is slender, smooth, and shines brilliantly.

The shapes and lengths of raw stock are of the utmost importance in "Fire Technology," and the causes of a great number of fires in mixed mills may be directly traced to the nature (physical and chemical character) of the raw stock used.

DYEING AND DRYING.

The process may be generally divided into, first, the cleaning of yarn, warp or raw stock; secondly, boiling and scouring the material. This is performed in vats, the scouring being accomplished either by hand or automatically by scouring machines. This operation carries no special danger from fire with it, except where oily material is scoured and then allowed to lie in heaps. When this is the case, we have one of the most favorable combinations for spontaneous combustion.

The custom of some dyers, of adding oil to the stock in the dye-tubs to soften it is a bad one. If properly dried the oil is superfluous; if dried too hot, the presence of oil in the stock materially increases the hazard of fire from ignition of the damp, oily stock, subjected to the heat of the drying chest.

The process of dyeing creates no danger from fire; a hazard lies in the chemicals stored for the process. We here find unslaked lime (which on getting damp has caused fires), sulphuric acid, piles of logwood in the process of "curing," damp, and liable to ignite spontaneously, etc. Although I have never heard of a fire caused by the spontaneous combustion of logwood, yet from what such eminent chemical technologists as Muspratt and Stohmann tell us of the nature of the process of "curing" logwood, it seems quite probable that fires may originate through its agency. Chlorate of potassium is also sometimes stored.

The material is, after dyeing, sometimes sized, but whether sized or unsized, dried; and it is here that fires in dye works chiefly occur. The danger of a dry-house depends greatly on the material dried; for piece goods, warps or yarns the danger is not so great as in the case of raw stock, and especially raw cotton. In the hot summer months, yarns and sometimes raw stock are dried on "drying flats," but as a rule they are dried in rooms heated by steam, furnaces, or by the heat of the boilers below. The steam pipes are arranged to run either under the slatted floor, the wall, or, which I am sorry to say is seldom the case, along the main ceiling. The last arrangement is preferable, as in that case it will be impossible for the material to drop on the pipes. In this method of drying, the only requirements are that steam pipes rest on iron, as live steam pipes will ignite wood, and that the steam pipes are kept clean. The antiquated method of drying by furnaces is very objectionable, and has, in our country, been almost entirely superseded by the much safer process of steam drying. The last method, which is frequently used where drying-rooms are situated over the boiler-room, is the most economical process; and when properly constructed, so that no yarn dust or fibres may fall within dangerous proximity of the boilers or boiler fire, has no special hazard connected with it. Special care should be taken to have the boilers well enclosed by brickwork, and where this is not the case a thick layer of sand should be spread on top of them, thus protecting them against falling particles.

The hazard of a yarn dry house varies with the nature of the yarns dried. It is safer to dry woolen and worsted than shoddy cotton or jute yarns. Care must be taken to remove from the steam pipes under the slatted floors all the fly and bits of yarn which may accumulate thereon. It is not advisable to have lights in dry rooms. Lights become specially hazardous when shoddy yarns, spun with low grade wool oils or heavy petroleum oils are used. It is a well-known fact that oils of this kind cannot be saponified and washed out before dyeing, and must, therefore, be present in the yarns when the latter are dried. The heat in dry-rooms soon evaporates the lighter products of petroleum, and in short time the dry-house is filled with very inflammable vapors, which would be readily ignited if brought into contact with an open light. The custom of filling the dry-house with yarn in the evening and turning on the steam in order to do the drying in the night, when the rest of the mill is not in operation, is a very bad one. The majority of our dry-house fires occur towards morning, and, as a rule, on damp nights, when the moisture of the outside air prevents the escape of the hot air through the ventilators in the roof, and when the person in charge has turned on a full head of steam to overcome the increased moisture of the air in the dry-house.

Ventilators in the roof of the yarn dry-house, which, if closed, open automatically when a dangerous temperature is reached in the dry-room, should never be omitted.

In the drying of raw stock, especially cotton, the problem is changed, and even the best method is dangerous. It will flash and spread in an instant, and before the workmen employed have time to save themselves everything is in flames. The apparatus for drying stock usually consists of a box closed at the top by a screen over which the material is placed, a fan or blower, and the steam pipes for supplying heat. It is apparent that these parts may be combined and arranged in the following ways: Either the fan and pipes are in the box beneath the screen, or the pipes are outside and the fan under the screen, or the fan is outside and the pipes inside, or both are outside. The first arrangement is the poorest. In this case the fan would draw the air from outside, force it over the steam pipes and into the stock; if a piece of cotton should fall on the pipes below it would ignite and impart the flame to the stock above. Besides, in all cases in which the fan is below the stock, the shaft and other working parts soon become covered with fuzz; this soaks up the oil with which such machinery must constantly be lubricated; should, at any time, the journals, from some cause, as by want of oil, become hot, the greasy waste becomes ignited, and the flames ascend to the stock. Hot journals, on all kinds of machinery, are not infrequent occurrences; the skillful inspector may frequently notice by a test, although not very æsthetic, yet practical, that by spitting on the unoiled journals of a revolving card, etc., how the saliva instantly vaporized into a cloud of steam.

The second method of drying is better than the first, but is still subject to the latter objection, when the steam pipes are above the stock and the hot air is sucked through the stock by the fan (blower) beneath. The next is but the reverse of the foregoing, and is seldom employed.

The last is the best; in this case the steam pipes are over the stock, while the fan sucks

the hot air through the stock by a flue, which is connected with the box. A method often advised by some insurance men, but which I believe to be objectionable, is the following: The pipes are outside of the box and on a lower level than the drying stock, the fan or blower being also outside and lower than the stock. The fan sucks the hot air from the pipes and blows it through a flue into the closed space under the stock. If a thick layer of moist stock be laid on the screen the layer of moist stock will be almost impervious to a current of air, the hot air from the fan will be confined and cannot escape from the inclosed space below the screen, but the fan will continue pumping hot air into the box until very soon a dangerous temperature is reached. There is also another mode of drying, but which, on account of the slowness of the process, is not much employed—that is, by cold air. The cold air dryers consist of a chest and fan or blower like the foregoing, but, instead of using artificially heated air, they force through the stock air from the room at the same temperature as the surrounding atmosphere. These dryers are very safe, but slow, and therefore not much in use.

When steam coils are used much depends on the construction of the box inclosing the pipes. This box should be of iron. It is necessary to have an opening to the box to facilitate the cleaning of the steam pipes. When air is sucked over the steam pipes and then blown out through the stock, the air-opening in the chest containing the steam pipes should, in all cases, be provided with a wire screen to prevent particles of stock from being sucked into the chest. Such stock accumulating on the spaces between the hot pipes will soon char, and frequently, when the fan is started after a short stoppage, the air blast will ignite this charring stock and carry it into the chest, causing ignition of the fly which will always be found in the chest.

Care must be taken to provide an escape for hot air after it has passed through the stock. The idea of many that by providing no escape for the hot air from the inclosed space they will save heat and secure rapid drying, is erroneous. The air confined in the inclosed space, although hot, is so laden with moisture that instead of helping the drying it retards it. The moist air must be got rid of to insure rapid drying. When ventilation is provided, dry, hot air will be constantly supplied to the stock and an accumulation of hot air in the space will be prevented. Where the fan takes the hot air from the inclosed space above the stock and forces it over the steam pipes a second time, so that the same air is used over and over again, I consider not as safe as a system where the moist air is allowed to escape. The continued reheating of the air will soon raise its temperature to such a point that it will do the stock more harm than good. Dyed cotton dried in this way is likely to become very harsh to the touch and very hard to work on the cards. The drying of raw wool is not by any means as dangerous as that of raw cotton. Nor is exhaust steam as hazardous as live steam.

The simplest and safest method of drying raw stock is without doubt the frame drying flat, either on the roof of some low building or on the ground. Stock dried by this method is uniformly dried. It does not show signs of baking, and works easily and softly on the cards, less oil being necessary, less fly being thrown off, and hence less hazard in the card room, which is an important factor of safety in a mill where dyed cotton (black or brown being the most hazardous) is used on woolen machinery. The system of drying by cold air is similar in its effect on the stock.

Where certain dyed cloths or yarns are dried, care must be taken to prevent spontaneous combustion of the same, especially those in which the required shade of color has been produced by chemicals which absorb oxygen from the air, forming new compounds which produce the desired shade. The warmer the material comes from the drying cans, the less heat by slow combustion or oxidation is required for it to reach the ignition point at which it starts into active combustion, or when it is tightly rolled or densely packed the heat produced by the chemical action is not conducted away as readily as when exposed to the free circulation of the air, and, thus accumulating, soon reaches the ignition temperature of the mass. Fires of this nature have been caused by materials colored with brown made from catechu, cutch, gambier or terra Japonica, iron buffs, indigo blue and cloth prepared with oil for Turkey red, and even, though but seldom, in logwood and iron blacks, and more frequently in blacks made from aniline and its salt. Spontaneous combustion can be prevented by cooling the goods thoroughly as they come from the drying cans, and submitting them to the action of the atmosphere on all sides; they should never be piled in quantity or put up in rolls until these precautions have been taken. Sized goods are not as apt to ignite spontaneously as those

unsized. But these may ignite when much tallow has been used in the size, since animal fats are prone to ignite damp goods spontaneously. Fires have been caused by supposed well-cooled goods being piled over night. All goods received from drying cans before closing in the evening should be placed in a fireproof room for the night, which, in order to secure frequent inspections, should be one of the watchman's stations, and should be provided with automatic sprinklers and steam jets. When the steam supply pipes are properly hung (free from woodwork) and the proper ventilation is provided, there is no special hazard connected with a steam drying cylinder, either when drying piece goods or warps.

Special care should be exercised in singeing. Goods should not be rolled or piled in quantity before being well cooled, and examined for glowing particles which may have remained in them.

Cloth, when woven of yarns spun with wool oil containing low-test petroleum, gives off dangerous vapors if subjected to a high temperature on the cylinders. I would therefore advise to have no artificial light in inclosed rooms where this operation is carried on.

Tentering machines, both horizontal and upright, extending through one or more floors, when properly put up, are not very hazardous. The steam pipes must be frequently cleaned off to remove all fly which will accumulate on them, and when the tentering machine is in an inclosed room, ventilation is as necessary as in every other process of drying.

Chlorate of potassium is now much used in the preparation of aniline blacks, which are considerably used in print works. The dangers of potassium chlorate are known so well as to require no further comment here.

HAZARDS OF THE PICKER HOUSE.

After the raw stock has been properly dyed and dried it must be willowed to remove the dirt; picked to reduce the knotted and tangled fibres, and mixed in proper proportions to facilitate the work on the cards.

The picking of the stock is justly considered the most hazardous operation in a mill.

The danger of the picker is the possible presence of foreign particles, such as stones, nails, etc., in the stock, coming in contact with the rapidly revolving cylinder of steel prongs, causing sparks and fires. The hazard is proportionate to the inflammability of the stock. The willow, owing to its slow motion, and to the size of the teeth, which are frequently of wood, is not as hazardous. On the contrary, willowing the stock before picking it reduces the hazard materially, since most of the dust and foreign substances will be removed.

The mixing picker is the most hazardous, since the various grades of stock are passed through it at one time, the hazard being further increased by oiling the stock. Saponifying the oil reduces the hazard. This is done by adding either ammonia, potash or borax to the oil. Where the largest percentage of the mixing is cotton, a cotton-spreader is used, which is quite as hazardous, owing to the nature of the stock.

Frequently a cotton-opener is used. This machine has caused so many fires that some managers have returned to the slower but safer process of "opening" the cotton by hand or by a willow before feeding it to the spreader.

In no case should open lights be permitted in picker rooms. Even inclosed lanterns will be a source of danger from the possible ignition of dust, which may accumulate on the top of the lamps, and which, igniting, may drop into a pile of loose stock. A light set in the wall provided with a heavy brass plate flush with the inside wall, and arranged to be lit from the outside only, is a safe light for a picker-room. Incandescent electric lights, when properly installed, are excellent for picker-house lighting.

Manufacturers frequently use their clean waste as a part of their mixing. Where soft waste alone is used, no additional hazard is added to the picker-room. Should, however, hard waste be used, a hard waste picker becomes necessary; this is one of the most hazardous pickers, equal in danger to the rag-picker, which it resembles in construction. Careful managers, cognizant of this fact, do not pick their own hard waste, but send it out to be picked at shoddy mills. When a picker strikes fire, the burning stock will naturally be blown into the loose stock collected in the picker-box, hence the proper construction of this box is important. In mills in the vicinity of Philadelphia, this box varies with the nature of the stock used; when pure wool only is used, the picker-box is often dispensed with. Where rags are picked, it is generally fireproof. A substantial picker-box is preferable with any kind of stock. The best

construction for the purpose is undoubtedly a brick chest with brick-arched ceiling, with an iron-lined door at one side and an iron-lined slide to close the opening in front of the picker in case of an accident. An opening besides the door, which should be always closed when not used, is necessary for the passage of the air-blast. This opening can be readily made *fire-tight* by covering it with good strong wire-matting of close mesh. In place of this opening I would suggest a brick flue passing out of the roof of the picker-house; which can be protected from the rain, and will act as a chimney in case of a fire, being a natural outlet for smoke and flames without endangering the remainder of the picker-room. The only loss then will be the burning of the stock in the picker-box, at the time the picker strikes fire.

The flue from the picker to the dust-box, which should, in all cases, be outside of the building (in some instances the dust-box is in a corner of the basement of the main mill), is best made of sheet-iron.

An undetected smouldering in the dust-box would soon find its way through a wooden spout into the picker-room after the picker is stopped. A light iron plate at the end of the metal spout, so hung that it would be kept open by the air-blast when the picker is in operation and closed by its own weight when the picker is stopped, would be an efficient cut-off for a fire starting in the dust-box. One of the most objectionable features in the usual construction of the picker-house is the size of the building. In the majority of mills the picker-rooms are also used as mixing-rooms. A trifling fire, when fed by a day's mixing and a week's stock in bales, will soon cause a heavy loss. The picker-room should be as small as possible, so that the temptation to make it a stock-room will be overcome. The mixing room can be located in a separate room, separate from the picker-room by a brick wall and a good iron-lined door. Where the yarn space is limited, the mixing-room may be built above the picker-room. An opening may be made in the fireproof ceiling of the picker-room, through which the stock can be lowered when ready for the picker. This opening in the ceiling should be provided with a fireproof cover so arranged that it will always be closed when not in use. I would advise to have the stairway leading to the mixing-room in the second story built on the outside, so that there be no other opening in the ceiling, except the one closed by the fireproof trap-door. If the brick flue from the picker-box is used, it must necessarily extend through the mixing-room and out through the roof of the building. Steam pipes for heating the mixing-room are only safe when suspended from the ceiling. Many fires have occurred from spontaneous combustion of oiled stock piled against steam pipes. The danger from this source varies with the nature of the oil used on the stock.

When phosphor-bronze came into use some years ago, Edward Atkinson suggested the substitution of phosphor-bronze for iron whippers in the beater, as these would be less apt to produce sparks on coming in contact with foreign matter; and had an experimental picker manufactured, of which on one-half of the beater ordinary whippers of Norway iron were used, and on the other half, those made of phosphor-bronze. Mr. Woodbury describes the results of experiments made with it as follows:

When the picker was in operation a number of pieces of iron were fed in and a shower of sparks was emitted from the iron, but not from the phosphor-bronze beaters; pieces of hard steel were substituted for the iron fed in, but with the same result. Phosphor-bronze whippers have been used in the same beater with Norway iron whippers for eighteen months; at the end of that time the iron whippers had worn into the steel rods to which they were binged, while there was no perceptible wear between the steel rod and the phosphor-bronze whippers. The working edges of the phosphor-bronze whippers were sharper than those of iron. The results of extended investigation in the merits of this alloy show that it is superior to iron in safety, durability and efficiency.

THE CARDING PROCESS.

The stock having been picked is now ready for the cards. The object in carding is the cleaning of the stock of dirt and foreign matter which may have remained after the picking, and to card out the short fibres of the stock, at the same time placing the various strands in parallel layers to facilitate the subsequent spinning. Cards are generally arranged in sets of three, and occasionally of two and four.

A card consists of a large cylinder from three to four feet in diameter, covered with card cloth (leather or rubber strips perforated by numerous steel wires of equal lengths) and of a number of smaller cylinders from six to eight inches in diameter. The smaller cylinders revolve in opposite directions to the large one; that is known as the "fancy," revolving very

rapidly. Where cotton or shoddy is used the fancy should, in all cases, be provided with a metal cover, so that the short fibre carded out may be prevented as far as possible from flying about. The rapid revolution of the fancy makes it necessary to keep the journals of this cylinder well oiled. Carelessness in this respect has caused many card-room fires.

The hazard of the card room consists chiefly in the accumulation of the particles of stock carded out, which, on account of their extreme lightness, fill the air of the room, and, in settling, cover everything with a very inflammable substance, usually known as "fly."

A general rule is, the poorer the grade of stock the greater the amount of fly created; hence the greater the hazard of the card room. Wool, only, when run over the cards, does not create much fly. When cotton or shoddy is mixed with it the amount of fly is greater; when cotton alone, especially dyed cotton, is run over woolen cards, the accumulation of fly, and hence the danger of fire, is greater. When any organic substance such as flour is finely divided and mixed with air, it will, on coming in contact with a flame, be almost instantaneously ignited; the products of combustion being gases of many hundred times the volume formerly occupied by the dust, and these on expanding create explosions.

If we enter a carding room in which the cotton is worked over open woolen cards, we find a condition of things almost analogous to those in a flour mill. The air is filled with a finely divided organic substance which, under certain circumstances, is even more explosive and liable to ignite than finely divided flour. The only reason why we have not the severe explosions, for we frequently have the almost instantaneous fires, that we have in flour mills, is that carding-rooms are, as a rule, large, and the gases caused by the almost instantaneous ignition, find means of exit without causing explosions. While in flour mills we have numerous enclosed spaces, such as smutters, mill-boxes, elevator legs, etc.

A substance becomes the more inflammable the greater its affinity for oxygen, thus the combustibility of a fibre increases directly with the avidity it has for the oxygen of the air. If, therefore, in the process of dyeing, the property of uniting readily with oxygen has been imparted to the fibre, the finely divided fibres, commonly called flies, are more apt to ignite. It is for this reason that fibres dyed with certain chemicals which absorb oxygen are much more hazardous than the ordinary raw stock. Cotton, the purest form of cellulose in nature, in its treatment with chemicals, required for the production of some colors, undergoes a change of state resembling gun cotton.

The reason why the so-called mixed mills are so much more hazardous than the ordinary pure stock mills, is that cotton, and frequently dyed cotton, is worked over open woolen cards, creating a large amount of fine, extremely combustible and explosive cotton fly.

In order to test the explosiveness of different dusts I have constructed an explosion apparatus, the manner of using which and the experiments made, I fully described in a series of articles in *The Spectator*, which will shortly, in connection with a series of articles on spontaneous combustion, be issued in book form.

THE SPINNING FRAMES.

From the cards the stock is taken to the spinning frames, and this department is one of the most prolific sources of fire caused by friction, especially in the mule head, which should be kept thoroughly clean and lubricated. The ends of the carriages next to the head should be well closed, with an opening just large enough for the drum cords. When fires originate in mule heads they are transmitted throughout the machine with almost instantaneous velocity, unless the carriage is kept very clean and clear of oily waste.

DANGEROUS LUBRICATING OILS.

Statistics of fires among New England mills have shown that thirty-seven per cent of fire losses are caused by spontaneous combustion, and hot journals from friction caused by bad oils. A good lubricating oil should not be acid nor strongly alkaline; nor should it, through variation in temperature, become acid or alkaline. Most vegetable and animal oils, when they are exposed to high temperatures, such as that of superheated steam, are decomposed, and acids are set free, as they are composed of stearic, oleic and palmitic acids combined with glycerine. These free acids corrode the surface of the metals, making them rough, and forming compounds which are the very opposite of lubricants. Their use, therefore, for journals boxes, in hot weather, or where they become heated, is to be deprecated, for at high temperatures they combine with the oxygen of the air and decomposition results.

Mineral oils never become acid from any decomposition, and will not corrode metals to which they are applied. When these are mixed with glycerine, they form a very good lubricant. The great danger in buying mineral oils is that large quantities are annually put into market far below the necessary flash test. The oils should be prepared by fractional distillation at a temperature not below 500° Fahrenheit. When mineral lubricants with a low flash test are used, they are exceedingly dangerous, as, on becoming heated in the journal, the volatile parts go off as vapors, making it dangerous to examine a journal or any other part with an open light. In order that a mineral oil should be a good lubricant, it should not flash under 300° Fahrenheit; should not give off more than five per cent of volatile matter at 140° Fahrenheit in twelve hours; should be free from grit; and should contain no free acids or alkalies.

To determine the flash test accurately, an instrument too complicated for the use of the ordinary inspector or manufacturer is required; but he may, for his purpose, approximately determine the same by pouring the oil in a flat dish, which is placed on a plate containing dry sand, to which heat is applied (so as not to apply the heat to the oil directly), thus causing a gradual heating of the oil. A thermometer is then inserted some distance from the bottom of the dish, and the rise of the temperature noted. A lighted taper is then moved over the surface of the oil, care being taken not to touch it. If the vapor given off by the oil flashes below 300° Fahrenheit, the oil is to be condemned, and not used as a lubricant.

To determine the amount of volatile matter in an oil, the sample must be carefully weighed with a fine scale and then exposed to a temperature of 140° Fahrenheit for ten or twelve hours; then cooling it, reweigh it. The loss in weight will be the amount of volatile matter given off in that time. If the loss be more than five per cent the oil should not be used.

In order to determine the amount of solid foreign matter, such as grit in oil, a sample very near the bottom of the barrel (as the greater weight of the solid material will cause it to gravitate to the bottom) should be taken and placed between two clean glass plates and then rapidly rubbed together, when the grit will at once be detected.

Acids or alkalies in oil may readily be detected through litmus paper. If blue litmus paper is dipped into an oil containing acids, it will be colored red, while red litmus paper is turned blue when dipped into an oil containing alkalies. Any oil giving an acid or strong alkaline reaction should be condemned.

Mineral oils sometimes give acid reactions, not from any decomposition of the compound, but from the sulphuric acid used in the processes of manufacturing it, which has been incompletely neutralized with caustic soda. If the amount of soda has been too small, an excess of acid remains; while in the presence of an excess of soda, a residual amount of soda will remain, which also has a bad influence on the metal bearings.

A test for sulphuric acid can readily be made by mixing a sample of the oil with water, and after well shaking it, allowing it to stand until the oil separates from the water, which is then poured off. On account of its hygroscopic properties the sulphuric acid will have united with the water. If a solution of a barium compound be added to the water, a white precipitate of sulphate of barium will at once be caused, if sulphuric acid be present in the oil. In order to make the test sure, as there are other acids which throw down a white precipitate, the precipitate must be treated with strong nitric or hydrochloric acid, and if it remains unchanged sulphuric acid is contained in the oil.

If the litmus paper shows the presence of alkalies, these may be tested by treating the oil with water, as before described; then evaporating the solution to dryness, and placing the residue in the colorless flame of a Bunsen burner. Sodium will give an intensely yellow flame; if potassium be present a beautiful violet flame will be produced.

Adulterations of animal oil or mineral oil may be detected by adding concentrated sulphuric acid, when the animal oil will be charred, forming black rings in the sample. Vegetable or animal oils can also be detected by adding an alkali to the sample, thus causing these to saponify, as mineral oils have not the property of saponification. Oils are frequently adulterated with cotton-seed oil, which is prone to ignite waste spontaneously. The last great hazard is spontaneous combustion. To guard against spontaneous combustion use metal waste-cans, and remove all waste from the premises, at least once a day.

C. JOHN HEXAMER.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

STATE.	OFFICERS.	ADDRESS.	TITLE.
Alabama.....	Mulcolm C. Burke.....	Montgomery.....	Auditor of State.
Arkansas.....	A. W. Files.....	Little Rock.....	Auditor of State.
California.....	J. C. L. Wadsworth.....	San Francisco.....	Insurance Commissioner.
Colorado.....	Darwin P. Kingsley.....	Denver.....	Auditor of State.
Connecticut.....	O. R. Fyler.....	Hartford.....	Insurance Commissioner.
Dakota.....	James W. Ward.....	Bismarck.....	Territorial Auditor.
Delaware.....	Nathan Pratt.....	Milford.....	Insurance Commissioner.
Florida.....	E. S. Crill.....	Tallahassee.....	Treasurer.
Georgia.....	W. A. Wright.....	Atlanta.....	Insurance Commissioner.
Illinois.....	Chas. P. Swigert.....	Springfield.....	Auditor of State.
Indiana.....	James H. Rice.....	Indianapolis.....	Auditor of State.
Iowa.....	Jas. A. Lyons.....	Des Moines.....	Auditor of State.
Kansas.....	Daniel W. Wilder.....	Topeka.....	Superintendent of Ins.
Kentucky.....	L. C. Norman.....	Frankfort.....	Insurance Commissioner.
Louisiana.....	Oscar Orroyo.....	Baton Rouge.....	Secretary of State.
Maine.....	O. J. Smith.....	Skowhegan.....	Insurance Commissioner.
Maryland.....	Jesse K. Hincs.....	Annapolis.....	Insurance Commissioner.
Massachusetts.....	Geo. S. Merrill.....	Boston.....	Insurance Commissioner.
Michigan.....	H. S. Raymond.....	Lansing.....	Commissioner of Ins.
Minnesota.....	Chas. Shandrew.....	St. Paul.....	Insurance Commissioner.
Mississippi.....	S. Gwin.....	Jackson.....	Auditor of Public Accounts.
Missouri.....	Alfred Carr.....	St. Louis.....	Superintendent of Ins.
Montana.....	James Sullivan.....	Helena.....	Territorial Auditor.
Nebraska.....	H. A. Babcock.....	Lincoln.....	Auditor of Public Accounts.
Nevada.....	J. F. Hallock.....	Carson City.....	State Comptroller.
New Hampshire.....	Henry H. Huse.....	Concord.....	Insurance Commissioner.
New Jersey.....	Henry C. Kelsey.....	Trenton.....	Secretary of State.
New Mexico.....	Trinidad Alarid.....	Sante Fe.....	Territorial Auditor.
New York.....	Robert A. Maxwell.....	Albany.....	Superintendent of Ins.
North Carolina.....	W. L. Saunders.....	Raleigh.....	Secretary of State.
Ohio.....	S. E. Kemp.....	Columbus.....	Superintendent of Ins.
Oregon.....	Geo. W. McBride.....	Salem.....	Secretary of State.
Pennsylvania.....	J. M. Forster.....	Harrisburgh.....	Insurance Commissioner.
Rhode Island.....	E. W. Bucklin.....	Providence.....	Insurance Commissioner.
South Carolina.....	John S. Verner.....	Columbia.....	Comptroller Gen. of State.
Tennessee.....	Atha Thomas.....	Nashville.....	Commissioner of Ins.
Texas.....	L. L. Foster.....	Austin.....	Insurance Commissioner.
Utah.....	Arthur L. Thomas.....	Salt Lake City.....	Secretary of Territory.
Vermont.....	C. W. Porter.....	Montpelier.....	Secretary of State.
Virginia.....	W. H. Dubois.....	West Randolph.....	Treasurer.
West Virginia.....	Morton Marye.....	Richmond.....	Auditor of Public Accounts.
Wisconsin.....	P. F. Duffy.....	Charleston.....	Auditor of State.
Wyoming.....	Philip Cheek, Jr.....	Madison.....	Insurance Commissioner.
	J. D. Freeborn.....	Cheyenne City.....	Insurance Commissioner.

CANADA.

Dominion of Canada.....	Wm. Fitzgerald.....	Ottawa.....	Superintendent of Ins.
Province of Ontario.....	Dr. J. H. Hunter.....	Toronto.....	Inspector of Insurance.

FIRE INSURANCE STO

DIVIDENDS OF AMERICAN FIRE INSURANCE

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Per Value of Stock.	ANNUAL DIVI									
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
Ætna, Hartford.....	\$4,000,000	\$100	22	20	11	13	16	22	22	22	22	22
Agricultural, Watertown....	500,000	100	10	10	10	10	10	10	10	10	10	10
Albany, Albany.....	200,000	40	..	15	6	12	13½	13½	20	6½	10	12
Allegheny, Pittsburgh.....	100,000	50	8	4	..	..	9	5	..	..	10	10
Allemanina, Pittsburgh.....	200,000	50	..	..	..	..	..	..	..	..	..	..
Alliance, New York.....	200,000	1,000	..	..	..	..	..	..	..	..	..	..
Amazon, Cincinnati.....	300,000	20	..	..	..	..	..	..	..	..	9	10
American, Philadelphia.....	180,000	5	9	15	11	9	8	12	10	10	10	10
American, Boston.....	300,000	100	25	20	20	10	10	16	20	25	25	10
American, New York.....	400,000	50	13½	16	14	17½	14½	17	18	17	14	14
American, Newark.....	600,000	5	8	8	8	8	8	8	8	8	9	9
American, Philadelphia.....	500,000	100	15	15	15	15	15	15	15	15	15	15
American Central, St. Louis..	600,000	25	..	..	..	..	..	2	13	13	13	3½
Anglo-Nevada, San Francisco..	2,000,000	100	..	..	..	..	..	..	..	..	..	..
Armenia, Pittsburgh.....	250,000	..	..	..	..	..	..	..	..	..	..	..
Artisans, Pittsburgh.....	100,000	50	..	..	..	..	14	13	13	16	4	13
Associated Firemen, Balto....	200,000	5	12½	16	16	16	16	14	18	6	9	7
Atlanta Home, Atlanta.....	200,000	100	..	..	..	..	..	..	..	..	..	..
Atlantic F. & M., Providence..	200,000	33½	10	10	2	4	4	12	4	12	8	10
Aurora F. & M., Cincinnati...	100,000	20	..	..	..	..	..	..	..	..	6	6
Ben Franklin, Allegheny.....	150,000	50	..	..	..	..	4	6	6	6	..	..
Boatmen's F. & M., Pitts.....	250,000	50	..	..	..	..	..	..	..	..	4	4
Boston Marine, Boston.....	1,000,000	100	..	..	..	..	..	..	..	..	..	..
Boylston, Boston.....	557,200	100	..	..	..	..	..	..	..	..	..	..
Broadway, New York.....	200,000	25	11	12	10	12	16	16	16	14	18	20
Buffalo German, Buffalo.....	200,000	100	..	..	..	..	6	7	5	8½	10	10
Burlington, Burlington.....	100,000	100	..	..	..	..	..	..	..	..	..	..
California, San Francisco.....	600,000	100	..	..	20	..	24	21	12	10	10	9
Camden F. Ins. Ass'n, Camden	105,730	5	..	..	..	..	..	..	..	..	..	..
Capitol Fire Ass'n, Nashua...	50,000	50	..	..	..	..	..	..	..	..	..	..
Cash, Pittsburgh.....	100,000	50	..	..	4	10	4	6	20	14	16	16
Central City, Selma.....	100,000	100	..	..	..	12½	10	10	20	15	15	5
Cincinnati, Cincinnati.....	150,000	20	..	..	..	..	..	..	..	..	10	10
Citizens, Cincinnati.....	200,000	20	..	..	..	..	..	..	..	..	..	..
Citizens, New York.....	300,000	20	25	20	20	15	20	20	33½	16½	14	7
Citizens, Pittsburgh.....	500,000	50	..	..	..	..	..	..	..	..	5	3
Citizens, St. Louis.....	200,000	100	16	12	14	10	10	10	10	6	10	10
City, New York.....	210,000	..	12	10½	12	15	14	14	14	15	20	14
City, Pittsburgh.....	100,000	50	..	..	..	..	..	..	..	125	125	125
City F. & M., Louisville.....	100,000	50	..	..	..	..	..	..	..	..	..	..
Columbia, Dayton.....	150,000	100	..	..	..	..	..	..	..	..	..	..
Commerce, Albany.....	200,000	25	4	5	8	8	8	10	10	10	5	10
Commercial, Cincinnati.....	100,000	25	6	12	12	12	12	12	12	12	12	12
Commercial, Montgomery.....	100,000	100	..	..	..	..	..	..	..	..	..	..
Commercial, San Francisco...	200,000	100	..	..	..	..	..	..	..	..	..	12

† Includes stock dividend applied to capital.

‡ Capital increased February 20, 1888, from \$100,000 to

CKS AND DIVIDENDS.

COMPANIES FOR TWENTY-FOUR YEARS.

DEED—PER CENT.														CASH DIVIDEND DECLARED DURING 1888 TO DATE.		Net Book Value of Stock, Per \$100, January 1, 1888.	Latest Sale of Stock (per cent).
1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Date.	Pr. Ct.		
26	24	24	22	20	20	20	19	18	18	18	18	18	18	J., Apr.	9	\$183.62	245
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	150.63	180
18	16½	17½	17½	17½	15	13½	56½	10	10	10	10	10	10	Jan.	5	178.05	150
16	4	20	4	4	8	8	8	4	8	8	8	8	8	Jan.	4	151.32	116
..	..	..	..	..	..	..	..	..	8	8	8	8	4	.....	..	112.29	100
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	133.44	150
..	5	10	15	6	8	..	6	6	6	6	6	6	6	Jan.	3	124.15	100
10	10	10	10	10	7	7	8	8	8	8	8	8	8	Jan.	4	139.48	120
..	..	10	10	10	10	10	10	10	10	10	5	10	8	.....	..	147.17	105
14	15	15	15	14	10½	10	10	8½	10	10	10	10	10	Jan.	5	252.69	160
10	10	10	10	10	10	10	10	10	10	10	15	10	10	Mar.	5	254.35	170
8	8	10	10	10	10	10	10	10	10	10	7	10	10	Apr.	5	182.31	160½
5	12	5	13	13	12	14	126	10	10	12	6	10	8	Jan.	4	129.06	110
..	..	..	..	..	..	..	..	..	..	..	..	..	4½	.....	..	97.90	93
11	12	11	9	7	6	7	9	7	4	4	7	7½	..	.....	..	105.52	..
11	5	12	12	10	9	8	8	8	8	6	3	6	6	Jan.	3	112.89	102
8	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	167.85	150
..	..	..	..	..	..	..	..	..	..	..	10	10	20	Jan.	4	100.72	135
6	12	9	5	..	3	6	6	6	6	..	7	6	3	.....	..	103.21	..
6	12	12	9	14	12	12	3	3	3	6	4	6	6	Jan.	3	113.50	110
..	..	..	..	..	..	..	..	..	6	6	6	6	6	Jan.	3	111.14	97
10	6	12	8	10	12	10	10	8	8	7	..	6	..	.....	..	94.79	100
..	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	169.07	140
12	18	12	9	9	6	12	12	..	10	..	6	6	6	Jan.	3	123.13	95
20	20	20	20	20	18	16	16	14	14	14	13	12	12	Feb.	6	264.01	177
15	15	15	15	15	15	15	15	15	15	15	20	20	20	Jan.	10	466.23	300
..	..	..	..	..	20	10	10	..	10	10	15	15	15	Jan.	15	183.56	..
19½	12½	16	30	27	16	19	15½	12	12	9	9	12	12	Apr.	3	135.29	133
3½	7	7	7	7	7	7	7	7	7	8	10	10	10	.....	..	180.44	200
..	..	..	..	..	..	..	..	..	..	..	4	4	4	.....	..	110.01	101
16	16	16	16	9	8	8	8	8	8	8	8	8	8	.....	..	162.72	108
..	10	15	10	8	8	8	8	8	8	8	8	8	8	.....	..	108.28	115
10	10	12	12	12	10	10	10	10	10	10	10	10	10	Jan.	5	146.70	..
..	2	8	6	8	8	8	8	8	8	4	6	8	8	.....	..	101.80	131½
17	20	20	20	20	20	20	10	10	10	10	10	10	10	Jan.	5½	206.78	111½
5	10	..	12	8	7	8	8	8	8	8	3	6	3	.....	..	97.69	100
10	10	10	10	10	10	10	3	6	6	6	6	6	6	Jan.	3	194.99	125
20	20	20	20	16	10	10	8	10	10	10	9	8	..	.....	..	176.41	..
125	125	10	10	7	8	8	8	8	8	8	..	8	6	.....	..	108.35	100
..	..	..	..	..	..	..	..	..	..	..	..	6	6	Jan.	4	107.27	97½
..	..	..	..	..	..	..	..	8	8	8	8	8	8	.....	..	126.71	145
10	14	16	16	16	12	10	12	7	8	8	10	10	10	F., May	5	187.14	135
12	12	16	16	16	16	16	14	16	16	16	16	16	16	Mar.	8	203.49	230
..	..	..	..	..	..	..	..	..	..	..	..	..	10	.....	..	126.02	100
30	44	24	18	8	12	12	12	12	12	12	12	12	12	.....	..	123.40	125

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI									
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
Commonwealth, New York...	\$500,000	\$100	..	..	..	..	..	..	..	..	..	..
Concordia, Milwaukee	200,000	100	..	..	..	..	..	..	..	10	10	10
Connecticut, Hartford	1,000,000	100	..	..	..	..	..	..	..	6	8	8½
Continental, New York	1,000,000	100	14	14	14	14	15	16	18	10	8	8½
Cooper, Dayton	100,000	20	..	..	..	..	..	..	..	..	5	4
Council Bluffs, Council Bluffs.	100,000	145%	..	..	..	..	..	..	..	..	..	..
Crescent, New Orleans .....	..	..	..	..	..	..	..	..	..	..	..	..
Dakota F. & M., Mitchell	100,000	100	..	..	..	..	..	..	..	..	..	..
Dayton, Dayton	100,000	20	8½	5	2½	5	7	5	10	1½	2½	5
Delaware Mut. Safety, Phila..	360,000	25	10	10	10	10	10	10	10	10	10	10
Des Moines, Des Moines	25,000	100	..	..	..	..	..	..	..	..	..	..
Detroit F. and M., Detroit ...	350,000	35	..	..	..	10	10	15	10	6	10	15
Dwelling House, Boston	300,000	100	..	..	..	..	..	..	..	..	..	..
Eagle, New York	300,000	40	17½	12½	10	10	5	20	20	20	20	20
East Texas, Tyler	100,000	100	..	..	..	..	..	..	..	..	..	..
Eliot, Boston	200,000	100	..	..	..	..	..	..	..	..	..	10
Empire City, New York	200,000	100	17	14	12	7	14	10	11	10	10	10
Empire State, Rochester	200,000	100	..	..	..	..	..	..	..	..	..	..
Enterprise F. & M., Cincinnati	200,000	100	..	..	..	..	..	..	..	..	5	5
Equitable, Nashville	150,000	..	..	..	..	..	..	..	..	..	..	..
Equitable F. & M., Prov.	300,000	50	9	..	..	..	13	14	14	10	10	5
Eureka F. & M., Cincinnati ..	100,000	20	..	..	..	..	..	..	..	..	7½	17½
Exchange, New York	200,010	30	..	..	..	..	..	..	..	..	5	10
Fact. & Traders Mut., Mobile	150,000	100	..	..	..	..	..	..	..	12	12	12
Falls City, Louisville	100,000	100	..	..	..	..	..	..	..	..	..	..
Farmers, Cedar Rapids	100,000	153	..	..	..	..	..	..	..	..	..	10
Farragut, New York	200,000	50	..	..	..	..	..	..	..	..	3½	10
Fidelity, Huron	100,000	100	..	..	..	..	..	..	..	..	..	..
Fidelity F. & M., Cincinnati ..	200,000	100	..	..	..	..	..	..	..	..	..	..
Fire Association, New York ..	200,000	100	..	..	..	..	..	..	..	..	..	..
Fire Association, Phila.	500,000	50	10	10	10	10	10	10	10	10	16	20
Fire Ins. Co. County of Phila.	400,000	100	..	..	..	..	..	..	..	..	6	6
Fire and Marine, Wheeling ..	100,000	100	..	..	..	..	..	..	..	..	..	..
Firemans Fund, San Fran	1,000,000	100	16	18	15	15	12	13	16	6	10	12
Firemens, Baltimore	378,000	18	..	..	..	..	..	..	..	22	22	22
Firemens, Boston	300,000	..	..	..	..	..	..	..	..	..	..	10
Firemens, Chicago	100,000	..	..	..	..	..	..	..	..	..	..	10
Firemens, Cincinnati	100,000	20	20	20	20	20	20	20	20	20	20	15
Firemens, Dayton	250,000	20	30	12½	25	20	12½	20	10	10	9	8
Firemens, New York	204,000	17	5	10	10	10	17	20	20	10	5	5
Firemens, Newark	600,000	..	9	10	10	10	12	14	14	14	14	14
First Nat., Worcester	200,000	100	..	..	..	..	7	..	..	..	..	6
Forest City, Rockford	100,000	100	..	..	..	..	..	..	..	..	..	..
Franklin, Columbus	200,000	20	..	..	..	..	..	..	..	..	7½	10
Franklin, Louisville .....	..	..	..	..	..	..	..	..	..	..	11	12
Franklin, Philadelphia	400,000	100	32	32	32	32	34	35	32	32	32	32
Georgia Home, Columbus	300,000	100	10	10	10	10	10	10	10	5	3	10
German, Baltimore	500,000	10	10	10	10	10	10	10	10	10	10	10
German, Freeport	200,000	100	..	..	..	..	..	..	..	..	10	10
German, Louisville	200,000	..	6	6	6	6	6	6	6	6	6	6
German, Peoria	300,000	110	..	..	..	..	..	..	..	..	..	..
German, Philadelphia	100,000	50	..	..	..	..	..	..	..	..	5	5
German, Pittsburgh	200,000	50	10	16	16	16	16	16	16	16	16	16
German, Wheeling	100,000	100	..	..	..	45	47½	10	10	10	10	10
German-American, Baltimore ..	200,000	25	..	..	..	..	..	..	..	..	..	..
German-American, N. Y.	1,000,000	100	..	..	..	..	..	..	..	..	..	4

* Includes stock dividend applied to capital.

† Scrip dividend to policyholders.

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1888 TO DATE.		Net Book Value of Stock Per \$100, Jan. 1, 1888.	Latest Sale of Stock (per cent).
1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Date.	Pr. Ct.		
..	..	..	..	..	..	..	..	..	..	..	..	..	†2	.....	..	\$103.84	105
7	7	7	10	10	10	10	10	20	4	8	8	8	4	Jan.	3	126.21	125
12	15	32	12	10	10	10	10	10	10	9	8	8	8	Jan.	4	139.55	111
10	9%	11%	12%	13%	13%	13%	14	14%	15	15	15	15.4	15.4	Jan.	5.9	122.09	...
10	12%	15	15	15	15	15	15	10	10	10	10	10	10	Jan.	5	168.83	175
..	..	..	..	..	..	..	..	..	..	..	..	..	7	.....	..	145.65	...
..	..	..	..	..	..	..	..	..	..	..	..	..	7	.....	..	127.50	100
2%	5	11	7%	10	2%	2%	7	3	6	7	7	40	7	.....	..	109.04	100
10	10	10	10	10	10	10	10	10	10	10	10	10	8	.....	..	172.97	224
..	..	..	..	..	..	..	..	..	..	..	8	8	10	.....	..	...	...
..	10	15	10	10	10	10	10	10	10	10	10	10	24	Jan.	5	201.72	173
..	10	5	10	8	8	8	8	8	4	6	6	3	6	Mar.	3	106.70	90
30	30	30	20	20	15	15	15	15	15	15	15	15	8	Apr.	5	314.09	235
..	..	..	..	..	..	..	..	7	7	7	8	15	8	.....	..	116.14	...
5	10	10	10	10	10	10	10	10	10	10	10	10	10	Apr.	5	135.27	126%
10	14	14	14	10	10	7	7	7	3	6	6	6	7	Jan.	3%	140.05	94%
12	12	12	12	11	5	10	4	8	7	6	6	6	6	.....	..	100.38	100
..	..	..	..	..	..	..	..	..	..	..	..	..	8	.....	..	103.39	100
10	11	12	12	11	8	8	7	7	3	4	6	7	8	Jan.	4	137.64	110
15	10	13%	12	12	12	12	12	12	12	12	12	12	12	Jan.	6	206.18	220
10	10	20	15	10	10	10	10	8%	7	7	7	7	7	Feb.	3%	143.50	101
13	15	15	10	8	14	8	8	8	10	10	4	12	8	Jan.	4	131.03	108
..	..	..	..	..	..	..	..	..	..	..	5	10	10	Jan.	5	110.27	120
5	5	10	15	10	10	8%	10	10	10	10	..	10	12%	Jan.	15	152.92	81%
10	12%	15	15	15	15	15	12	12	12	10	10	10	10	Jan.	5	144.75	107%
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	103.03	100
..	..	..	..	..	..	..	..	..	..	..	4	8	8	.....	..	100.75	...
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	9	121.71	100
25	30	40	40	40	40	40	40	40	40	40	40	40	40	Jan.	20	265.90	...
6	10	10	10	10	10	10	8	10	10	6.6	6	6	6%	Jan.	3	130.58	135
..	..	..	..	..	..	..	..	..	..	..	..	..	8	Jan.	5	113.26	107
21	15	20	22	22	17	*47%	12	12	12	12	12	12	12	J., Apr.	6	136.75	150
22	22	22	22	32	19	15	12	4	3	6	6	6	6	Jan.	3	130.56	103
5	10	10	10	10	16	10	10	10	10	10	10	10	..	.....	..	251.36	...
7	7	7	8	8	8	8	8	8	8	8	..	7	..	.....	..	200.54	...
15	15	19%	16	12	12	12	11%	10	10	10	10	10	8%	Jan.	2	147.10	...
11	10	12%	10	10	10	10	10	8	2	2	2	7	8	Jan.	3	119.42	...
13	18%	15	12	10	8%	7	8%	6	5	8	7	8	7	Jan.	3	120.31	80
14	10	12	12	12	12	12	12	12	12	15	12	12	..	.....	..	243.94	...
8	10	10	*60	9	3	3	3	3	3	7	..	8	8	Feb.	5	115.41	105
..	7	10	10	5	5	4	10	10	12	12	14	16	28	Jan.	10	162.38	250
10	10	10	10	10	10	8	8	8	8	8	7	8	8	Jan.	4	126.31	120
12	12	12	10	10	10	*55	9	10	10	10	5	10	..	.....	..	...	...
32	32	32	32	32	32	32	32	29	20	20	20	25	25	J., Apr.	10	340.84	432
7	5	4%	8	8	8	10	10	11	12	7	9	10	10	Mar.	3	179.22	175
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	168.95	170
10	5	10	10	10	13	13	13%	16%	15	20	20	20	20	Jan.	10	238.32	220
6	6	6	6	6	6	6	6	6	6	6	6	6	..	.....	..	126.83	...
..	..	6	6	6	6	6	6	6	6	8	8	8	8	.....	..	111.65	100
16	8	12	12	12	12	12	12	12	12	12	12	12	12	Jan.	3	176.43	130
110	*35	3	10	10	8	9	8	8	10	10	10	10	10	Jan.	5	141.08	190
..	..	..	..	..	..	7	4	6	4	4	4	6	6	Jan.	6	138.71	140
10	10	10	10	10	10	10	12	12	13	14	14	15	20	Jan.	10	127.43	108
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	311.21	310

twenty per cent. † Organized March, 1888. * Stock dividend. 7 No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI									
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
German-American, Pittsb'gh..	\$100,000	\$50	..	..	..	..	..	..	..	..	..	..
German-American, Wash.....	100,000	100	..	..	..	..	..	..	..	..	..	..
Ger. Ins. & Sav. Inst., Quincy.	223,830	110	..	..	..	..	..	..	..	..	12	12
German National, Louisville..	200,000	....	..	..	..	..	..	..	..	..	..	..
German Security, Louisville..	100,000	100	..	..	..	..	..	..	..	..	..	..
Germania, New York	1,000,000	50	10	10	10	7	10	10	10	10	10	10
Germania F. & M., Cincinnati	100,000	....	..	..	..	..	..	..	..	..	12	12
Girard F. & M., Philadelphia.	300,000	100	10	10	10	10	10	10	5	10	10	10
Glens Falls, Glens Falls.....	200,000	10	..	..	..	5	10	10	10	5	10	10
Globe, Cincinnati.....	100,000	100	..	..	..	..	..	..	..	..	15	15
Globe, New York.....	200,000	50	5	10	5	5	10	10	20	11	12½	12½
Grand Rapids, Grand Rapids..	200,000	100	..	..	..	..	..	..	..	..	..	..
Granite State, Portsmouth....	200,000	100	..	..	..	..	..	..	..	..	..	..
Greenwich, New York	200,000	25	14	14	10	12	20	20	20	22	28	29
Guardian, New York	200,000	100	..	..	..	..	5	5	10	10	8½	8½
Hamilton, New York	150,000	15	8	8	8	10	10	10	21	10	17½	20
Hanover, New York	1,000,000	50	12	12	10	10	10	10	10	8½	10	10
Hartford, Hartford.....	1,250,000	100	18	15	10	11	16	20	20	20	5	5
Hekia, Madison.....	300,000	100	..	..	..	..	..	..	..	..	10	10
Hibernia, New Orleans.....	400,000	100	..	..	..	..	..	..	..	..	..	..
Home, Baltimore.....	100,000	10	..	..	..	..	5	10	10	10	10	10
Home, New York.....	3,000,000	100	16	10	10	10	10	10	*35	10	5	5
Home Mutual, San Francisco.	300,000	100	..	..	..	..	..	..	..	..	..	2½
Howard, New York	400,000	40	20	20	11	10	10	11	12	10	5	7½
Humboldt, Allegheny.....	100,000	50	..	..	..	..	..	..	..	..	8	8
Indiana, Indianapolis	150,000	98	..	..	..	..	..	..	..	..	..	..
Ins. Co. of Dakota, Sioux Falls	200,000	100	..	..	..	..	..	..	..	..	..	..
Ins. Co. of N. America, Phila.	3,000,000	10	24	24	20	12	12	12	20	20	20	5
Ins. Co. of State of Pa., Phila.	200,000	200	16	20	16	6	11	12	12	12	12	5
Jefferson, New York.....	200,010	....	20	14	10	10	12	10	10	10	10	10
Jefferson, Philadelphia.....	100,000	50	..	..	..	..	..	..	..	..	6	6
Jersey City, Jersey City.....	1250,000	50	15	15	10	5	10	16	13	16	16	18
Kenton, Covington, Ky.....	200,000	100	..	..	..	..	..	..	15	5	10	10
Kings County, Brooklyn.....	150,000	20	..	..	5	10	10	10	10	10	10	10
Knickerbocker, New York....	210,000	30	10	10	..	10	10	10	20	15	20	20
Lafayette, Brooklyn.....	150,000	50	..	5	..	..	..	5	5	..	10	10
Liberty, New York.....	1,000,000	100	..	..	..	..	..	..	..	..	..	..
Long Island, Brooklyn.....	300,000	50	16	18	9	10½	11½	13½	14	14	15	15
Louisville, Louisville.....	100,000	100	..	..	..	..	..	..	..	..	..	16
Louisville Germania, L'ville...	100,000	100	..	..	..	..	..	..	..	..	4	8
Louisville Under., Louisville..	300,000	....	..	..	..	..	..	..	..	..	..	..
Lumbermens, Philadelphia....	250,000	25	..	..	..	..	..	..	..	..	..	..
Manuf'ers & Builders, N. Y....	200,000	100	..	..	..	..	..	..	..	..	5	10
Manuf'ers & Merchants, Pitt.	250,000	50	..	..	..	..	16	30	16½	16½	16½	28
Marine, St. Louis.....	200,000	100	20	20	20	20	20	12	12	11	10	10
Maryland, Baltimore.....	100,000	5	10	10	10	10	10	12	5	5	5	10
Mechanics, Philadelphia.....	250,000	25	..	..	..	..	..	..	..	..	20	10
Mechanics & Traders, N. O....	375,000	100	..	..	..	..	..	..	..	..	10	10
Mercantile, Cleveland.....	200,000	100	..	..	..	..	..	..	..	..	5	10
Mercantile, New York.....	200,000	50	..	5	8	5	10	10	10	11	5	5
Mercantile F. & M., Boston...	400,000	100	12	25	12	10	10	15	15	15	7	10
Merchants, Decatur.....	100,000	100	..	..	..	..	..	..	..	..	..	..
The Merchants, Newark.....	400,000	25	7	10	10	10	10	10	10	10	10	12
Merchants, Providence.....	200,000	50	..	6	..	4	8	12	8	8	10	5
Merchants and Man., Cin....	150,000	20	..	..	..	..	..	..	..	..	15	15
Meriden, Meriden.....	200,000	66½	..	..	10	..	..	..	..	..	..	5

* Includes stock dividends applied to capital.

‡ Capital increased \$50,000

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1888 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1888.	Latest Sale of Stock (per cent.)
1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Date.	Pr. Ct.		
..	6	10	4	3	5	4	6	6	6	6	6	6	8	Jan.	4	\$140.84	105
5	10	10	10	8	8	8	8	8	8	7	7	8	8	Feb.	4	157.41	160
12	12	12	12	14	12	14	14	12	14	32	..	10	8	..	..	103.30	105
..	..	..	..	..	..	..	..	..	..	..	3	6	6	..	..	105.84	..
10	10	10	7	5	5	5	4	8	8	8	8	8	8	..	..	144.76	140
10	10	30	30	22	14	12	12	10	10	10	10	10	10	Jan.	5	167.21	150
12	12	12	12	12	3	6	8	8	8	8	3	3	8	Jan.	4	112.22	..
21	12	25	20	20	20	20	20	25	24	24	23	24	24	J., Apr.	13	303.48	396
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	508.25	275
18	12	12	12	11	6	8	8	8	8	8	6	8	6	Jan.	2	103.20	95
15	18	20	20	10	10	10	10	10	10	10	10	10	10	Jan.	5	153.71	117
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	5	110.34	100
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	106.32	100
50	45	40	40	30	30	30	30	30	30	30	10	10	10	Jan.	5	324.17	220
10	10	10	10	7	7	6	6	5	8	3	6	6	3	..	..	95.51	70
30	20	20	20	15	12	12	10	10	10	10	10	10	10	..	..	160.23	100
10	10	10	10	10	20	10	10	10	10	10	10	10	10	Jan.	5	142.89	125
17	20	20	18	20	20	20	20	20	20	20	20	20	20	Jan.	10	254.90	286
10	10	10	10	10	10	10	10	10	10	8	5	5	8	..	..	104.20	90
..	..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	100.58	70
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	181.57	170
10	30	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	145.85	125
12	10	9	12	12	12	12	12	12	12	12	12	12	12	J., Apr.	6	192.65	158
10	12	12	12	10	5	10	10	5	3	8	8	3	3	..	..	100.32	55
8	8	26	12	8	6	6	6	3	6	6	..	4	6	Jan.	2	102.41	82
..	..	..	..	..	..	..	7	5	3	..	..	8	10	..	..	100.97	97
..	..	..	..	..	..	..	..	..	..	..	..	..	8	..	..	126.91	120
20	20	20	20	20	20	20	20	20	20	20	20	20	15	Jan.	7	180.14	250
4	12	12	12	12	12	12	11	10	10	10	10	10	10	..	..	175.02	254
10	10	10	10	15	15	15	10	10	10	10	10	10	..	..	..	227.03	..
10	10	10	10	10	10	10	10	10	10	12	12	12	12	May.	6	278.35	260
17	21	20	12	10	5	7	6	6	6	6	6	7	7	Jan.	3	132.03	111
58	10	14	14	12	25	8	8	4	8	6	6	6	7	..	..	92	..
20	20	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	216.71	191
20	20	10	10	5	5	8	8	8	6	6	6	6	6	..	..	133.73	75
10	20	20	20	16	11	10	10	10	10	8	8	8	8	Jan.	4	126.84	86
..	..	..	..	..	..	..	..	..	..	..	..	..	8	..	..	101.81	100
15	16	20	16	16	13	6	10	10	10	10	10	10	7	Jan.	3	110.81	100
16	16	16	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	174.78	180
8	8	8	8	8	8	8	8	8	8	8	8	8	8	..	..	115.86	120
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	135.35	..
..	..	..	6	6	6	6	6	6	6	6	6	6	6	Jan.	3	123.19	150
..	10	11	12	12	12	12	12	7	6	7	6	8	8	J., Apr.	3	183.57	130
29	19	24	17	16	13	13	10	8	9	8	8	8	8	..	..	112.85	90
10	10	10	10	10	10	10	10	10	10	8	4	8	3	..	..	107.98	92
10	10	10	10	10	3	6	6	6	6	6	6	6	6	Jan.	3	133.45	110
20	12	16	16	16	8	10	6	6	8	8	8	8	8	Jan.	4	149.26	172
10	10	10	10	10	10	10	10	10	10	12	10	10	10	..	..	132.59	112
10	12	15	15	10	10	15	10	10	12	10	7	12	10	Jan.	2	135.72	110
10	10	10	10	10	10	10	8	7	3	3	6	3	3	..	..	103.09	68
10	16	16	10	10	10	10	10	10	10	9	8	8	8	..	..	130.39	127
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	101.03	100
12	12	12	12	12	12	12	12	12	12	11	10	10	10	Jan.	5	216.81	170
12	12	12	12	7	8	5	6	6	3	3	6	8	8	Jan.	4	160.75	110
15	15	15	15	13	10	12	12	12	12	12	12	12	12	Jan.	6	169.82	200
12	14	12	12	9	5	3	8	8	8	8	8	9	8	Jan.	4	138.15	128

January 1, 1888.

a Organized in 1887.

p No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI									
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
Miami Valley, Dayton.....	\$100,000	\$20	8½	6½	7½	8	5	5	5	10	10	10
Michigan F. & M., Detroit....	200,000	10	8	8	8	8	8	8	8	8	8	8
Milwaukee Mech., Milwaukee	200,000	10	16	18	5	4	9	5	8	8	11	10
Monongahela, Pittsburgh.....	175,000	50	16	14	15	20	20	20	20	20	20	20
Nassau, Brooklyn.....	200,000	100	16	14	15	20	20	20	20	20	20	20
National, Allegheny.....	100,000	50	..	..	..	..	..	..	..	..	8	23
National, Baltimore.....	100,000	100	..	..	..	..	..	..	..	20	20	20
National, Cincinnati.....	100,000	100	12	12	15	18	8	4	10	10	10	10
National, Hartford.....	1,000,000	100	..	..	..	..	..	..	..	..	4	6
National, New York.....	200,000	37½	16	16	14	12	12	12	12	12	5	8
Nat. Metropolitan, Wash'ton.	100,000	50	..	..	..	..	..	12	12	12	12	12
National Union, Washington.	100,000	5	..	..	..	4	9	12	12	12	9	10
Neptune F. & M., Boston....	300,000	100	..	..	..	..	..	..	..	..	8	8
New Hampshire, Manchester.	500,000	100	..	..	..	..	..	..	..	8	8	8
N. O. Ins. Ass'n, New Orleans	300,000	30	..	..	..	..	..	..	..	..	..	..
New Orleans Ins. Co., N. O....	500,000	50	10	10	10	10	10	10	10	10	10	10
New York Bowery, N. Y.....	300,000	25	15	10	10	15	10	20	10	20	20	18
New York Equitable, N. Y....	210,000	35	16	8	12	10	14	18	18	20	20	8
New York, New York.....	200,000	100	12	12	10	11	13	15	16	16	16	18
Newark, Newark.....	250,000	5	10	10	10	10	10	10	8	10	8	8
Niagara, New York.....	500,000	50	13	11	10	10	10	10	10	3½	8	12
North American, Boston.....	200,000	100	..	..	..	..	..	..	..	..	10	10
North River, New York.....	350,000	25	8	8	7	10	10	10	15	15	10	6
Northwestern National, Mil...	600,000	100	..	..	..	..	..	..	..	..	8	11
Oakland Home, Oakland.....	200,000	100	..	..	..	..	..	..	..	..	..	..
Ohio, Dayton.....	150,000	15	..	..	..	..	..	..	..	..	25	18½
Old Town, Baltimore.....	100,000	5	..	..	..	..	..	..	..	..	..	..
Orient, Hartford.....	1,000,000	100	..	..	..	..	..	..	..	..	8	8
Pacific, New York.....	200,000	25	12	12	5	12	16	16	16	20	20	20
Packers & Prov. Dealers, Chic	250,000	...	..	..	..	..	..	..	..	..	..	..
Park, New York.....	200,000	100	5	..	5	5	10	10	10	11	14	18
Peabody, Baltimore.....	127,500	25	..	10	12	12	12	12	12	12	12	12
Peabody, Wheeling.....	100,000	80	..	..	..	..	..	25	25	25	12½	12½
Pennsylvania, Philadelphia...	400,000	100	15	15	15	15	15	15	15	15	15	8
Peoples, Manchester.....	250,000	100	..	..	..	..	..	..	..	..	..	..
Peoples, Middletown.....	102,000	100	..	10	10	10	10	10	10	10	10	10
Peoples, New York.....	200,000	50	5	..	4	5	10	12	13	6	12	14
Peoples, Pittsburgh.....	200,000	...	..	..	..	..	..	..	..	..	3	16
Peter Cooper, New York.....	150,000	20	5	5	10	10	10	11	12	12	16	20
Petersburg Sav. & Ins. Co....	200,000	20	8	12	8	8	10	5	10	20	20	5
Phenix, Brooklyn.....	1,000,000	50	15	15	8	10	10	10	11	12	10	10
Phoenix, Hartford.....	2,000,000	100	10	13	12	12	14	19	25	25	8	8
Pierre F. & M., Pierre.....	50,000	...	..	..	..	..	..	..	..	..	..	..
Pittsburgh, Pittsburgh.....	100,000	50	8	28	8	28	20	16	22	10	20	20
Planters & Merchants, Mobile	100,000	50	..	..	6	15	15	25	23	13	18	13
Portsmouth, Portsmouth.....	31,275	25	8	8	8	3	8	10	8	10	10	10
Potomac, Baltimore.....	100,205	5	..	..	..	..	..	..	..	..	4	8
Prescott, Boston.....	200,000	100	..	..	..	..	..	..	..	..	8	8
Providence-Wash'ton, Prov...	400,000	50	15	3½	..	..	6	12	15	..	8	8
Prudential F. Ass'n, New York	200,000	100	..	..	..	..	..	..	..	..	..	..
Reading, Reading.....	250,000	10	..	..	..	..	5	5	10	8	8	5
Reliance, Philadelphia.....	300,000	50	8	8	8	8	8	8	8	8	8	8
Rochester German, Rochester.	200,000	50	..	..	..	..	..	..	..	..	7	22½
Rockford, Rockford.....	200,000	100	..	..	..	..	..	..	..	..	20	20
Rome, Rome.....	103,900	100	..	..	..	..	..	..	..	..	..	..
Rutgers, New York.....	200,000	25	10	7	10	11	13	15	16	16	20	20

* Includes stock dividends applied to capital. † Began business November 15, 1887.
 ‡ Capital increased since February 11, 1888, to \$400,000.

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1888 TO DATE.		Net Book Value of Stock Per \$100.00 Jan. 1, 1888.	Largest Sale of Stock (per cent).
1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Date.	Pr. Ct.		
11	10	10	10	10	10	10	10	10	10	5	10	10	10	Jan.	5	\$161.33	175
..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	..	121.60	..
8	8	8	8	8	8	8	8	8	8	5	10	20	20	Jan.	10	502.34	375
9	11	8	7	7	7	8	8	8	7	3	7	6	3	..	..	116.54	100
20	20	20	20	20	20	14	14	14	10	10	10	10	10	..	..	184.04	140
10	8	8	4	6	3	7	8	8	8	8	8	8	8	..	..	158.10	124
20	20	20	11	12½	12	10	10	15	8	8	8	5	..	..	..	134.01	..
12	12	12	12	10	10	10	10	10	10	10	10	10	10	Jan.	5	146.12	160
18	18	18	15	12	12	12	12	10	10	10	10	10	10	Jan.	5	155.17	132
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	131.02	100
12	12	12	8	8	8	8	8	8	8	8	6	6	6	..	..	..	73½
10	17	20	20	20	20	20	20	20	20	20	20	20	20	..	..	256.30	390
10	10	10	10	10	10	10	10	10	10	5	8	8	6	Apr.	3	122.02	..
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	152.94	154
..	..	..	..	..	..	..	..	..	..	..	..	..	8	..	..	88.04	50
10	10	10	10	10	10	10	10	10	10	10	8	2½	8	..	..	..	38
20	20	20	17	14	12	10	10	10	10	4	8	12	12	Jan.	6	163.95	111
9	9	10	10	10	10	10	10	10	10	10	12	12	10	Jan.	5	244.78	..
20	20	20	17	14	12	10	10	10	10	4	8	8	8	..	..	126.21	85
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	224.39	160
12	12	12	12	10	12	13	14	14	12	10	10	10	10	Jan.	5	167.19	d 130
12	12	12	12	11	10	10	10	10	10	10	6	7	6	Apr.	3	130.38	100
18	18	18	15	12	12	12	12	10	10	10	6	8	8	Apr.	4	117.09	100
17	10	10	5	6	10	8	10	10	10	10	10	10	10	Jan.	5	145.78	150
..	..	..	..	..	..	6	6	6	6	6	6	6	6	a	..	114.48	100
12	*8	*4	7½	10	10	10	10	10	7	8	8	3	6	..	..	125.74	..
..	..	..	..	..	..	..	..	..	..	..	8	8	8	May	2½	110.55	80
15	12	12	8	11	10	10	10	8	8	8	2	3	3	Jan.	3	114.31	..
30	30	30	30	30	20	20	20	16	14	14	12	12	12	Jan.	6	262.21	145
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	105.84	..
20	20	20	20	12	12	12	12	12	10	10	10	10	8½	..	..	105.33	60
12	12	12	12	12	10	10	10	10	10	10	10	10	10	..	..	320.41	160
25	10	8	2½	8	8	2½	6	8	10	8	8	8	6	Jan.	3	117.16	105½
8	10	10	10	10	10	10	10	10	10	10	12½	12½	3	Mar.	5	379.36	300
..	..	..	..	..	..	..	..	..	..	..	8	8	3	..	..	102.81	100
10	10	10	10	10	10	10	10	10	10	10	10	10	10	..	..	248.59	120
18	20	20	18	12	12	11	10	10	10	10	10	10	10	Jan.	5	127.09	100
12	12	12	12	12	12	12	12	12	12	7	6	6	..	..	..	109.29	100
20	20	20	20	20	20	18	20	16	12	12	12	12	12	Jan.	6	239.14	150
10	3	6	3	6	8	4½	7	8	8	8	6	6	6½	..	..	119.01	100
10	15	20	20	15	10	10	10	10	10	10	10	10	10	..	..	114.36	98
25	27½	37½	20	20	20	20	21	14	14	14	14	14	14	J., Apr.	7	150.58	187½
28	..	..	..	..	..	..	..	..	..	..	..	..	10	..	..	120.37	..
13	20	20	20	16	16	16	16	16	16	16	16	16	16	Jan.	8	256.62	260
10	15	13	8	8	8	8	10	10	10	10	10	10	10	..	..	157.09	115
10	10	10	10	10	10	10	10	15	15	10	10	10	10	..	..	171.21	120
8	8	8	8	8	6	8	8	8	8	8	8	8	7	Jan.	3	156.95	100
5	10	10	10	10	10	10	10	10	5	3	6	6	6	Apr.	3	121.34	100
8	13	12	7	8	4½	10	8	8	8	4	..	8	8	Jan.	4	134.73	110
..	..	..	..	..	..	..	..	..	..	..	..	..	†	..	..	99.18	100
10	6	8	10	6	8	8	8	8	8	8	8	8	8	Jan.	4	152.08	145
8	8	8	8	8	8	8	8	8	8	8	8	8	8	..	..	200.17	160
25	10	10	10	10	12	10	10	8	8	8	8	8	8	Jan.	5	182.09	130
30	30	35	40	40	65	130	35	24	22	20	17	14	14	..	..	129.04	225
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	110.97	110
20	20	25	20	20	20	20	14	14	10	11	10	10	10	..	..	177.21	..

† Estimated. a Dividends payable one-half per cent monthly. b Mutual until 1884. c Stock Dividend. d No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIV.									
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
Security, Cincinnati.....	\$150,000	\$100	..	..	..	..	..	..	..	..	..	..
Security, New Haven.....	250,000	50	25	18	6	..	6	12	12	12	12	6
So. California, Los Angeles...	200,000	100	..	..	..	..	..	..	..	..	..	..
Spring Garden, Phila.....	400,000	50	28 3/4	30 3/4	12	12	12	12	12	12	12	12
Springf'd F. & M., Springf'd.	1,250,000	100	27 1/4	15	..	7	11	12	10	14	8	9
St. Paul F. & M., St. Paul...	500,000	100	..	..	..	..	..	..	..	..	12 3/4	12
Standard, New York.....	200,000	50	10	12 1/2	10	10	10	12	10	10 1/2	15	6
Standard, Trenton.....	100,000	25	..	..	..	..	..	..	..	..	..	..
State, Des Moines.....	200,000	100	..	..	..	..	..	..	..	..	10	10
State Ins. Co., Nashville.....	200,000	100	..	..	10	10	10	..	10	15	11	10
State Invest. & Ins., San Fran.	400,000	....	..	..	..	..	..	..	..	..	..	13
Stonewall, Mobile.....	150,000	100	..	..	..	..	..	*23	*23	*15	*8	*18
Stuyvesant, New York.....	200,000	25	..	..	9	5	10	10	10	10	12	13
Sun, San Francisco.....	300,000	100	..	..	..	..	..	..	..	..	..	..
Sun Mutual New Orleans.....	500,000	100	..	..	..	..	..	..	..	..	..	..
Syndicate, Minneapolis.....	250,000	100	..	..	..	..	..	..	..	..	..	8
Teutonia, Allegheny.....	125,000	50	..	..	..	..	..	..	..	..	..	..
Teutonia, Dayton.....	100,000	20	..	..	..	..	..	..	..	..	*63	12 1/2
Teutonia, New Orleans.....	250,000	....	..	..	..	..	..	..	..	..	..	..
Teutonia, Philadelphia.....	200,000	100	..	..	..	..	..	..	..	..	6	3
Traders, Chicago.....	500,000	100	..	..	..	..	..	..	..	..	..	10
Union, Buffalo.....	100,000	100	..	..	..	..	..	..	..	..	..	..
Union, Louisville.....	100,000	50	..	..	..	..	..	..	..	..	..	..
Union, Philadelphia.....	450,000	5	..	..	..	..	..	..	..	..	..	..
Union, Pittsburgh.....	100,000	50	..	..	..	..	..	..	..	..	..	5
Union, San Francisco.....	750,000	100	..	..	..	..	..	..	..	..	3	17
United Firemen, Phila.....	300,000	10	..	..	..	..	..	..	..	..	11	10
United States, New York.....	250,000	25	10	10	10	10	10	14	14	14	14	14
Virginia F. and M., Rich.....	250,000	25	..	..	..	..	..	..	10	10	12	14
Virginia State, Richmond.....	200,000	25	10	10	10	10	10	10	10	10	10	10
Washington, Cincinnati.....	150,000	25	..	..	..	..	..	..	..	..	..	..
Westchester, New York.....	300,000	10	..	..	..	..	..	..	10 1/2	10	10	10
Western, Cincinnati.....	100,000	25	20	20	20	20	20	20	20	20	14	16
Western, Louisville.....	100,000	100	..	..	..	..	..	..	..	..	..	12 1/2
Western, Pittsburgh.....	300,000	50	..	..	..	..	..	..	..	..	18	18
Williamsburgh City, B'klyn.....	250,000	50	5	5	5	8	10	10	10	10	10	10

* Includes stock dividends applied to capital. † Estimated. ‡ Stock dividend. § Dividends

THE new paper, *Woman's Work*, published at Athens, Ga., says: No man, unless he is able to leave his family provided for, can afford to ignore life insurance. There are thousands of widows and children that would to-day be in destitution but for the thoughtful care of the husband and father. We can all call to mind men who receive handsome salaries, and whose families have every comfort and many luxuries. They spend all that is made and seem never to think of the consequences should death stalk in and remove the head of the family. What an awful thing to be arrested in the midst of activity, the children's education stopped, the dear wife's comforts curtailed, the whole aspect of the world for your family changed! And yet there are many sensible men to whom these thoughts never come, especially if they are in the enjoyment of good health. But, ah! how little warning we sometimes have of the approach of death. It is like a thief in the night. There are few people who would be willing to have their houses uninsured. They would be restless, almost demented, for fear of a fire, and yet the human body with its wonderful mechanism is more liable to perish than a house is to be consumed. The wife should urge it upon her husband to insure his life and to keep up his policies unless a fortune comes to him which would render such a course useless.

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1888 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1888.	Latest Sale of Stock (per cent).
1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	Date.	Pr. Ct.		
..	..	..	..	..	..	..	..	8	8	3	..	3	6	Jan.	3½	\$114.58	106
4	11	11	10	7	4	♢	♢	3	6	3	7	8	9	Jan.	5	144.79	112
112	12	16	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	106.60	100
11	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	192.67	266
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	5	137.92	188
12	12	11	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	171.99	142
15	11½	11½	12½	6½	19½	12½	12	7	7	7	7	7	7	Jan.	3½	170.09	101½
♢	8	8	8	♢	5	5	♢	♢	♢	6	6	6	6	.....	..	127.60	...
10	10	10	10	10	10	10	10	10	10	8	8	8	8	Jan.	6	147.44	...
10	10	10	12	11	11	16	15	11	8	10	10	10	10	Jan.	4	105.67	115
18	20	28	30	24	24	15	13½	12	12	12	12	17	..	.....	..	103.02	...
♢	15	♢	♢	♢	♢	♢	♢	♢	♢	♢	♢	♢	♢	.....	..	146.25	125½
16	20	20	16	14	14	14	10	10	11	10	9	10	8	Jan.	3	136.75	100½
..	..	..	..	..	..	..	..	..	..	10	7½	5	10	J., Apr.	5	115.66	100
..	..	..	..	..	..	♢	♢	♢	♢	♢	♢	♢	♢	.....	..	138.66	120
..	..	..	..	..	..	..	..	..	..	..	..	♢	♢	.....	..	105.44	110
25	13½	18½	16	13	12	8½	8	7	6	6	6	6	6	Jan.	4	142.24	...
15	15	15	15	15	15	15	15	15	20	20	20	20	20	Jan.	10	327.31	↑350
3	6	6	6	6	3	6	6	6	6	6	4½	4	4	Jan.	2	134.62	...
12	12	12	12	9	8½	9	10	10	10	10	10	10	10	J., Apr.	5	182.58	162½
..	8	10	10	10	3	9	8	8	6	6	6	6	6	Jan.	3	131.67	110
..	10	10	10	10	10	10	10	10	10	10	10	10	10	.....	..	159.79	138
♢	10	8	14	8	8	8	8	8	8	4	..	♢	4	.....	..	102.75	...
5	10	8	4	6	6	6	6	6	3	6	3	6	6	Jan.	3	117.41	99½
23	17	21	24	22	15	15	12	9	12	12	8	9	8	Apr.	2	112.31	112
10	10	14	14	14	12	12	♢	♢	6	6	6	6	6	.....	..	119.15	140
14	16	16	16	12	11	10	10	10	10	10	10	10	11	Jan.	5	202.12	142
16	16	16	16	13	12	11	11	10	10	10	10	10	9	.....	..	139.78	140
10	10	10	10	10	10	10	10	10	10	10	10	6	6	.....	..	119.19	101
..	..	..	..	..	..	..	..	8	8	8	8	8	10	J., Apr.	4	149.61	...
10	35	35	10	10	10	10	10	10	10	10	10	10	10	.....	..	194.23	140
16	16	16	16	12	12	12	12	12	12	12	12	12	12	.....	..	164.27	155
14	16	16	6	4	8	8	8	8	8	8	8	9	9	.....	..	164.14	...
16	14	14	14	8	10	12	11	7	7	7	8	8	4	.....	..	109.11	112
12	20	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	333.71	280

♢ Payable one-half per cent monthly. ♢ Capital increased \$150,000 since January 1, 1888. ♢ No dividend declared.

I HAVE kept on my life a perpetual assurance, and I think my duty to those dependent upon me would not be discharged if it were not so.—*Bishop Hawks.*

THE man of family who is insured feels better, acts better and is better than he who carries no life policy. The modern system of life insurance is wise in theory and beneficial in practice, though the great good it has already wrought and is destined to accomplish is not yet half understood.—*Professor David Swing.*

IN this day God has mercifully allowed those of us who have a limited income to make provision for our families through the great life insurance companies all over the land. By some self-denial on our part we can make this provision for those we shall leave behind us. How a man with no surplus estate, but still enough of money to pay the premium on a life insurance policy, can refuse to do it and then look his children in the face, and say his prayers at night on going to bed, expecting them to be answered, is a mystery that I have never yet been able to fathom.—*T. De Witt Talmage.*

BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCK.

The following comparative table shows the book value of stock for six years past of the 136 fire insurance companies reporting to the New York Insurance Department:

NAME AND LOCATION OF COMPANY.	NET BOOK VALUE OF STOCK PER \$100.					
	January 1, 1888.	January 1, 1887.	January 1, 1886.	January 1, 1885.	January 1, 1884.	January 1, 1883.
Glens Falls, Glens Falls.....	\$508.25	\$484.33	\$470.79	\$431.94	\$431.28	\$417.21
Milwaukee Mechanics, Milwaukee.....	502.34	472.55	455.82	427.86	†	†
Buffalo German, Buffalo.....	466.23	440.70	415.19	390.23	372.19	347.10
Pennsylvania, Philadelphia.....	379.36	406.86	364.29	325.44	324.15	340.66
Franklin, Philadelphia.....	340.84	341.96	328.09	300.38	312.57	314.38
Williamsburgh City, Brooklyn.....	333.71	325.29	301.34	275.71	273.37	269.44
Greenwich, New York.....	324.17	332.45	276.02	225.53	232.41	255.25
Eagle, New York.....	314.09	320.19	315.96	310.05	326.11	318.79
German-American, New York.....	311.21	334.43	303.98	268.99	268.50	251.96
Girard F. and M., Philadelphia.....	303.48	300.83	282.17	280.46	288.42	278.25
Pacific, New York.....	269.21	281.46	269.93	269.31	287.87	285.45
Fire Association, Philadelphia.....	265.90	287.91	256.76	235.76	262.90	284.41
Broadway, New York.....	264.01	270.29	269.63	269.03	265.57	266.55
Hartford, Hartford.....	254.90	243.20	215.48	198.35	206.69	208.66
American, New York.....	254.35	250.34	240.81	240.79	238.90	234.27
American, New York.....	252.69	275.32	271.61	257.53	252.62	239.78
Firemens, Boston.....	251.36	253.62	244.71	228.22	222.98	217.31
New York Equitable, New York.....	244.78	256.15	250.51	264.79	262.14	259.30
Firemens, Newark.....	243.94	238.05	226.48	255.07	246.39	233.15
Peter Cooper, New York.....	239.14	243.84	237.25	235.98	235.29	234.61
Jefferson, New York.....	227.03	238.68	238.18	232.72	242.35	242.29
Newark, Newark.....	224.39	227.72	222.02	219.18	212.28	206.88
The Merchants, Newark.....	216.81	205.81	189.42	185.18	194.46	206.16
Kings County, Brooklyn.....	216.71	222.71	227.53	216.52	232.44	229.22
Citizens, New York.....	206.78	210.81	202.31	203.21	243.31	243.66
United States, New York.....	202.12	204.12	190.96	188.41	190.68	192.57
Detroit F. and M., Detroit.....	201.72	235.18	215.53	198.47	198.21	188.77
Reliance, Philadelphia.....	200.17	198.89	193.17	187.69	199.08	197.31
Citizens, St. Louis.....	194.99	193.96	189.60	189.07	186.55	178.52
Westchester, New Rochelle.....	194.23	203.50	175.40	168.19	167.52	161.34
Spring Garden, Philadelphia.....	192.67	202.78	197.08	192.61	202.08	197.65
Continental, New York.....	192.09	237.49	235.89	253.52	266.18	255.79
Commerce, Albany.....	187.14	188.23	179.09	165.46	170.50	169.19
Nassau, Brooklyn.....	184.04	190.16	193.17	193.41	182.58	177.79
Ætna, Hartford.....	183.62	186.25	180.06	174.11	181.74	179.83
Manuf. and Builders, New York.....	183.57	193.67	175.22	153.54	170.85	178.14
Traders, Chicago.....	182.58	200.60	171.98	161.31	172.37	167.94
American, Philadelphia.....	182.31	210.57	211.95	201.66	237.89	266.88
Rochester German, Rochester.....	182.09	186.31	170.57	163.78	167.66	162.05
Ins. Co. of N. A., Philadelphia.....	180.14	184.34	198.51	204.29	207.07	208.36
Albany, Albany.....	178.05	172.07	167.90	165.57	161.85	161.72
Rutgers, New York.....	177.21	183.62	173.62	171.77	181.63	177.88
City, New York.....	176.41	182.91	177.22	172.75	182.99	181.58
Ins. Co. of State of Pa., Phila.....	175.02	196.02	200.17	194.71	209.82	221.91
St. Paul F. and M., St. Paul.....	171.99	169.73	158.38	153.32	148.89	*143.35
Standard, New York.....	170.09	172.63	162.75	160.75	160.51	168.08
Germania, New York.....	167.21	163.81	147.79	156.73	181.79	174.26
Niagara, New York.....	167.19	197.87	179.54	166.29	164.84	207.85
New York Bowery, New York.....	163.95	192.89	179.73	184.02	217.34	225.46
Merchants, Providence.....	160.75	157.64	138.02	126.53	127.56	141.02
Hamilton, New York.....	160.23	179.66	172.61	172.24	174.11	109.62
National, Hartford.....	155.17	156.34	147.30	142.57	145.41	146.41
Globe, New York.....	153.71	161.04	153.61	152.67	155.03	155.04
New Hampshire, Manchester.....	152.94	147.55	143.82	142.81	141.23	*140.88
Reading, Reading.....	152.08	147.94	137.18	137.16	138.97	144.45
Agricultural, Watertown.....	150.63	146.14	131.24	126.92	125.64	183.38
Phoenix, Hartford.....	150.58	151.12	146.09	138.63	151.95	156.36
Mechanics, Philadelphia.....	149.26	148.84	141.04	136.68	142.16	137.23
American, Boston.....	147.17	152.36	158.33	147.01	141.27	142.48
Home, New York.....	145.85	147.15	140.93	138.06	155.44	159.14
Northwestern Nat'l, Milwaukee.....	145.78	145.64	140.37	135.65	139.12	141.94
Security, New Haven.....	144.79	150.36	134.43	122.40	115.35	120.19
Farragut, New York.....	144.75	155.78	153.46	132.48	141.59	155.10
Exchange, New York.....	143.50	156.96	143.74	131.59	136.59	136.49
Hanover, New York.....	142.89	154.09	144.56	144.56	177.73	171.57
German, Pittsburgh.....	141.08	140.70	132.05	141.02	150.52	151.79
Empire City, New York.....	140.05	143.60	129.59	126.96	127.89	120.53

* Capital increased during the year.

† Formerly a mutual company.

BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCK—Continued.

NAME AND LOCATION OF COMPANY.	NET BOOK VALUE OF STOCK PER \$100.					
	January 1, 1883.	January 1, 1887.	January 1, 1886.	January 1, 1885.	January 1, 1884.	January 1, 1883.
Connecticut, Hartford.....	\$139.55	\$142.49	\$130.37	\$124.16	\$128.24	\$129.23
Sun Mutual, New Orleans.....	138.66	1150.85	151.19	137.38	137.78	122.37
Meriden, Meriden.....	138.15	135.54	132.33	126.54	126.50	128.18
Springfield F. and M., Springfield.....	*137.92	167.98	141.05	123.64	140.09	137.89
Equitable F. and M., Providence.....	137.64	135.89	126.34	116.86	117.15	121.34
Firemans Fund, San Francisco.....	136.75	134.49	133.97	129.94	125.94	116.06
Stuyvesant, New York.....	136.75	153.84	150.31	131.69	163.51	170.11
Mercantile, Cleveland.....	135.72	156.47	149.09	118.43	143.39	155.89
Louisville Underwriters, Louisville.....	135.35	162.85	158.91	153.48	193.13	198.83
California, San Francisco.....	135.29	122.10	124.29	115.63	118.80	123.41
Eliot, Boston.....	135.27	146.55	147.46	136.59	144.32	157.07
Providence-Washington, Providence.....	134.73	128.42	116.02	105.27	104.90	133.44
Teutonia, New Orleans.....	134.62	137.55	137.00	132.00	132.00	130.00
Knickerbocker, New York.....	133.73	144.70	148.40	146.54	143.62	141.28
Alliance, New York.....	133.44	(e)	(e)	(e)	(e)	(e)
Mech. and Traders, New Orleans.....	132.59	129.52	139.24	145.33	145.33	145.33
Jersey City, Jersey City.....	*132.03	130.41	126.07	130.85	125.39	119.44
Union, Buffalo.....	131.67	128.74	121.57	118.06	116.35	114.09
National, New York.....	131.02	133.16	131.60	128.05	136.76	133.73
Fire Ins. Co. of the Co. of Phila.....	130.58	128.76	136.96	121.60	*125.31	148.52
Firemens, Baltimore.....	130.56	131.72	132.93	125.33	118.79	114.87
Mercantile F. and M., Boston.....	130.39	129.29	142.46	143.15	119.61	146.06
North American, Boston.....	130.38	130.06	130.56	123.79	132.73	130.90
American Central, St. Louis.....	129.06	137.09	130.93	128.43	137.01	139.06
Peoples, New York.....	127.09	132.31	131.62	133.67	153.39	148.65
Lafayette, Brooklyn.....	126.84	143.17	137.75	121.69	140.06	139.10
Franklin, Columbus.....	126.31	133.17	132.18	132.76	133.52	129.38
New York, New York.....	126.21	145.34	130.08	130.04	135.10	125.86
Concordia, Milwaukee.....	126.21	131.42	141.69	145.49	144.81	137.10
Amazon, Cincinnati.....	124.15	139.59	141.26	145.53	151.92	153.61
Commercial, San Francisco.....	123.40	131.20	143.99	135.73	153.48	145.71
Boylston, Boston.....	123.13	129.79	128.64	119.39	119.44	136.69
Neptune F. and M., Boston.....	122.02	123.74	131.19	116.13	125.17	135.49
Fire Association, New York.....	121.71	115.95	(d)	(d)	(d)	(d)
Michigan F. and M., Detroit (a).....	121.60	132.04	126.89	120.52	117.57	107.52
Prescott, Boston.....	121.34	126.21	120.56	107.79	107.22	115.16
Firemens, New York.....	120.31	132.22	129.19	123.06	124.92	119.89
Firemens, Dayton.....	119.42	121.64	114.95	113.82	107.29	120.99
United Firemens, Philadelphia.....	119.15	124.11	120.62	117.24	123.35	*122.38
North River, New York.....	117.09	121.98	123.67	124.88	128.21	127.45
Sun, San Francisco.....	115.66	112.71	116.77	115.22	113.14	105.37
Phenix, Brooklyn.....	114.36	155.71	171.42	164.09	168.62	164.45
Orient, Hartford.....	114.31	113.29	113.09	103.35	107.05	112.02
Manuf. and Merch., Pittsburgh.....	112.85	110.67	130.40	136.27	133.89	126.97
Union, San Francisco.....	112.31	116.11	115.69	115.09	120.81	116.71
Long Island, Brooklyn.....	110.81	116.00	111.91	124.50	134.54	134.97
Grand Rapids, Grand Rapids.....	110.34	102.69	97.17	94.23	98.54	
Peoples, Pittsburgh.....	109.29	118.41	113.84	121.52	*145.02	201.54
Western, Pittsburgh.....	109.11	120.94	125.05	124.21	137.30	135.02
Marine, St. Louis.....	107.98	112.87	114.45	118.44	120.05	*123.16
Pack. and Prov. Deal., Chicago.....	106.84	110.01	(c)	(c)	(c)	(c)
Granite State, Portsmouth.....	106.32	107.88	104.06	(c)	(c)	(c)
Armenia, Pittsburgh.....	105.52	109.34	111.58	111.03	107.93	106.18
Park, New York.....	105.33	120.58	122.39	131.75	137.35	143.69
Hekla, Madison.....	104.29	101.17	102.10	109.22	109.21	
Commonwealth, New York.....	*103.84	107.07	(d)	(d)	(d)	(d)
Atlantic F. and M., Providence.....	103.21	110.02	108.15	105.53	102.94	106.49
Mercantile, New York.....	103.09	110.65	104.59	107.69	109.94	103.62
Peoples, Manchester.....	102.81	107.74	(c)	(c)	(c)	(c)
Union, Philadelphia.....	*102.75	108.24	102.48	101.25	*102.61	106.23
Liberty, New York.....	101.81	(e)	(e)	(e)	(e)	(e)
Citizens, Cincinnati.....	101.80	121.05	*117.32	137.62	146.20	140.46
Fidelity F. and M., Cincinnati.....	100.75	111.33	105.36	100.15	(s)	(s)
Howard, New York.....	100.32	120.35	116.50	100.50	103.85	112.85
Prudential, New York.....	99.18	(e)	(e)	(e)	(e)	(e)
Anglo-Nevada, San Francisco.....	97.91	*101.68	100.50	(c)	(c)	(c)
Citizens, Pittsburgh.....	97.69	100.70	101.13	101.13	*105.39	*116.34
Guardian, New York.....	95.51	112.86	110.13	109.31	107.34	102.97
Boatmans F. and M., Pittsburgh.....	94.79	101.77	114.66	116.41	131.42	132.00

* Capital increased during the year. † Capital decreased during the year. ‡ Capital increased since February 11, 1883, to \$400,000. c Organized in 1885. d Organized in 1886. e Organized in 1887. s Organized in 1884.

LIFE INSURANCE STATISTICS.

EXHIBIT OF TRANSACTIONS OF AMERICAN LIFE COMPANIES FOR NINE YEARS.

The following tables show the transactions for the past nine years of all the regularly organized life insurance companies in the United States, exhibiting also their assets at the end of each year :

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending Decem- ber 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g Taxes).	Total Expenses and Futures.	New Policies Issued & Revised (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
		\$	\$	\$	\$	\$	\$	No.	Amount.	No.	Amount.	\$
CALIFORNIA. PACIFIC MUTUAL, San Francisco † 1867. Geo. A. Moore, Pres., J. N. Patton, Sec.	1887	350,903	119,220	470,123	227,508	76,814	316,118	523	1,362,000	3,313	8,429,794	1,687,814
	1886	346,824	80,650	427,474	201,193	77,212	279,593	594	1,276,689	3,185	8,073,900	1,498,621
	1885	339,572	67,272	406,844	269,377	78,647	348,020	566	1,416,999	3,070	7,835,487	1,395,755
	1884	326,106	65,989	392,185	243,436	77,597	330,609	350	971,380	3,003	7,683,155	1,841,237
	1883	324,288	75,087	399,375	247,291	84,728	332,935	437	1,281,416	2,934	7,792,933	1,440,420
	1882	314,332	61,145	375,477	195,954	92,318	288,216	615	1,068,115	2,868	7,569,464	1,073,543
	1881	275,850	63,591	339,441	198,446	127,997	327,827	500	1,480,795	2,782	7,049,158	693,372
	1880	303,304	72,912	376,216	229,172	107,082	350,323	745	2,305,631	2,867	7,468,177	1,179,285
	1879	317,649	77,716	395,365	291,326	127,009	419,362	858	2,751,057	2,937	7,602,959	1,177,701
CONNECTICUT. ÆTNA, Hartford, 1850. M. G. Bulkeley, Pres., J. L. Englab, Sec.	1887	3,201,345	1,629,368	4,830,713	3,025,659	565,606	3,881,865	7,446	14,486,886	65,485	97,372,334	32,550,688
	1886	3,030,012	1,609,619	4,639,631	2,976,624	525,635	3,687,045	6,756	13,133,547	63,293	94,262,059	31,463,088
	1885	2,845,491	1,734,383	4,579,874	3,119,472	484,468	3,785,865	5,796	11,018,298	61,427	87,701,243	30,499,508
	1884	2,688,320	1,601,968	4,290,288	2,660,728	427,493	3,566,159	4,497	8,094,226	60,286	84,663,591	29,779,199
	1883	2,719,350	1,700,372	4,419,722	2,761,828	469,931	3,420,804	5,522	10,114,585	60,334	85,040,335	29,017,935
	1882	2,519,437	1,513,789	4,033,226	2,400,940	421,498	3,054,865	5,204	9,594,136	59,199	82,928,860	28,018,099
	1881	2,304,650	1,456,665	3,851,315	2,679,479	385,022	3,300,667	4,795	8,993,370	57,504	79,772,426	26,986,526
	1880	2,418,593	1,565,860	3,984,453	2,659,018	356,182	3,256,631	4,314	6,994,175	56,651	77,951,819	26,403,441
	1879	2,494,187	1,856,710	4,350,897	3,034,933	341,954	3,603,411	4,253	6,609,994	56,259	77,738,098	25,593,138
CONNECTICUT GENERAL, Hartford, 1865. T. W. Russell, Pres., F. V. Hudson, Sec.	1887	204,241	91,821	296,062	117,572	59,858	204,413	1,218	1,431,551	5,395	7,991,775	1,692,738
	1886	195,261	86,684	271,945	131,997	49,191	200,318	961	1,258,796	4,755	6,797,278	1,625,333
	1885	171,825	81,764	253,589	126,220	50,506	197,237	693	1,019,378	4,454	6,456,465	1,595,095
	1884	165,071	76,631	241,702	112,515	51,749	185,824	769	1,048,103	4,369	6,339,164	1,489,381
	1883	160,317	95,579	255,896	148,459	44,241	211,270	741	1,028,470	4,155	6,066,638	1,430,398

CONNECTICUT MUTUAL, Hartford.....1864.
Jacob L. Greene, Pres., J. M. Taylor, Vice-
Pres., W. G. Abbott, Sec.

1882	150,790	74,383	225,173	120,113	46,105	218,730	793	991,593	3,944	5,851,075	1,390,441
1881	145,999	68,607	214,606	115,684	46,583	184,046	710	1,074,300	3,745	5,060,422	1,381,554
1880	138,314	69,082	207,396	107,892	40,433	172,236	568	773,991	3,530	5,314,917	1,314,917
1879	159,335	69,641	228,976	155,204	45,069	221,010	597	777,601	3,417	5,336,750	1,340,908
1887	4,422,465	3,024,897	7,455,362	5,414,301	688,879	6,407,984	3,811	9,360,874	63,483	150,992,408	56,627,121
1886	4,464,544	2,960,463	7,425,007	5,285,001	680,359	6,200,260	3,430	8,202,838	63,027	150,528,933	55,626,218
1885	4,522,205	3,108,928	7,631,131	5,824,584	739,617	6,926,512	3,759	9,007,390	62,995	151,301,588	54,374,075
1884	4,707,437	2,794,578	7,502,015	5,512,307	653,269	6,499,846	3,413	7,483,910	62,934	152,430,685	53,439,039
1883	4,829,098	3,041,125	7,870,223	5,781,852	700,290	6,827,016	3,595	8,759,008	63,595	155,433,409	54,571,101
1882	4,998,090	2,901,051	7,899,404	5,309,404	678,707	6,364,813	3,595	8,464,005	63,662	157,055,751	51,602,448
1881	5,238,812	2,921,954	8,160,767	6,084,224	677,487	7,216,301	3,681	8,564,750	63,613	159,039,868	50,258,785
1880	5,247,283	2,902,777	8,150,060	6,413,695	627,772	7,432,625	4,052	9,597,908	64,343	162,105,367	49,492,620
1879	5,750,442	3,203,849	8,954,291	7,136,986	585,709	8,063,679	5,154	10,707,194	64,594	164,585,123	48,799,334

HARTFORD LIFE AND ANNUITY, Hartford....1867.
F. R. Foster, Pres., Stephen Ball, Sec.

1887	931,626	47,673	979,299	659,961	187,163	875,281	4,437	120,326,600	121,931	1,581,165,515	1,596,604
1886	853,381	46,251	899,632	626,870	181,866	838,921	4,445	111,570,000	121,231	1,548,883,900	1,482,774
1885	735,361	39,176	774,537	561,356	156,778	760,713	4,605	116,673,000	120,005	1,524,070,572	1,407,729
1884	557,864	45,278	603,174	334,024	155,833	511,994	4,397	110,641,500	116,327	1,450,175,872	1,259,666
1883	492,225	52,704	545,020	346,827	92,625	463,986	4,619	112,470,976	125,812	1,436,120,601	1,182,289
1882	378,565	49,555	428,120	244,237	70,375	352,460	4,054	110,945,725	129,427	1,297,802,122	1,114,394
1881	306,222	50,354	362,576	218,027	92,817	333,318	4,516	115,723,414	127,412	1,279,874,443	1,059,019
1880	121,528	79,401	200,929	94,531	30,769	106,557	5,840	115,745,924	116,555	1,171,855,205	1,027,914
1879	67,188	68,432	135,620	55,378	31,407	112,400	241	252,604	2,235	2,871,424	989,816

PHENIX MUTUAL, Hartford.....1851.
A. C. Goodman, Pres., J. B. Bunce, V. Pres.,
J. M. Holcombe, Sec.

1887	601,031	618,551	1,209,582	1,015,369	184,539	1,398,345	1,136	1,777,005	17,677	25,267,687	10,480,688
1886	680,396	606,118	1,286,516	1,023,774	175,721	1,251,948	1,135	1,694,610	17,988	25,656,619	10,488,600
1885	703,713	615,706	1,319,419	1,107,529	182,856	1,298,386	1,271	1,690,227	18,407	26,237,240	10,430,316
1884	719,069	598,727	1,317,810	1,144,254	194,813	1,401,917	1,507	1,707,744	18,912	27,243,118	10,537,870
1883	719,474	641,249	1,360,723	1,122,709	177,618	1,374,815	1,102	1,597,201	19,089	27,788,496	10,615,796
1882	751,301	652,622	1,403,923	1,166,550	177,390	1,401,144	880	1,080,502	19,622	28,704,038	10,615,769
1881	814,261	685,369	1,499,630	1,231,502	178,775	1,501,707	1,087	1,186,762	20,422	30,467,816	10,588,560
1880	913,729	622,245	1,535,974	1,324,010	196,978	1,706,282	1,200	1,434,339	21,544	32,616,084	10,611,139
1879	1,058,033	654,414	1,712,447	1,401,714	197,886	1,771,204	1,895	2,144,320	22,072	35,088,551	10,647,178

TRAVELERS, Hartford.....1863
J. G. Batterson, Pres., R. Dennis, Sec.

1887	1,099,498	410,004	1,509,502	448,501	264,075	726,977	3,292	7,640,124	19,840	37,739,893	9,584,249
1886	983,367	437,313	1,420,748	428,306	233,715	671,218	3,730	8,635,199	18,402	34,171,625	9,111,590
1885	846,298	383,464	1,229,762	379,570	205,936	593,296	2,809	5,893,682	16,570	30,806,131	8,417,038
1884	758,741	313,618	1,072,359	349,084	186,050	522,201	2,478	5,643,515	15,340	27,328,814	7,826,457
1883	650,028	331,623	981,651	289,891	161,010	456,988	2,134	4,699,171	14,378	25,005,604	7,435,978
1882	583,742	263,714	847,456	255,913	137,236	408,199	2,042	4,531,375	13,443	22,836,313	7,067,394
1881	570,121	186,335	756,456	221,551	126,409	354,687	1,827	4,531,375	12,556	20,511,522	6,114,503
1880	453,273	225,938	679,211	254,519	110,170	368,241	1,787	3,295,137	11,914	19,098,639	5,511,221
1879	436,205	195,540	631,745	174,492	102,846	280,342	1,771	2,811,222	11,352	18,181,132	4,953,146

† Statement of life department only, except assets, which include accident department also. See accident department under miscellaneous insurance. † Includes "Safety Fund" assessment business.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending 31 December	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g Taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
DISTRICT OF COLUMBIA.												
NATIONAL of the U. S. A., Washington i.....1868.	1887	\$ 52,584	\$ 179,590	\$ 232,174	\$ 207,938	\$ 38,845	\$ 361,978	17	\$ 14,677	2,600	\$ 3,615,066	\$ 2,328,412
Van H. Higgins, Pres., J. H. Nitchie, Sec.	1886	62,777	226,617	289,394	250,366	42,792	530,253	30	32,935	3,044	4,267,415	2,472,512
	1885	78,562	238,350	316,912	236,739	53,984	519,957	32	38,641	3,490	4,858,061	2,716,983
	1884	91,862	239,471	331,353	273,265	89,937	537,065	61	56,060	3,869	5,422,315	2,779,282
	1883	117,931	247,054	364,985	364,442	134,540	623,416	76	114,649	4,437	6,402,163	3,001,792
	1882	151,201	230,961	382,162	374,688	112,935	649,617	159	175,890	5,043	7,633,853	3,301,793
	1881	254,881	216,451	471,332	449,756	103,868	679,275	211	275,371	5,066	9,666,031	3,693,352
	1880	359,935	218,950	578,885	506,645	101,958	702,654	374	440,409	6,994	11,744,024	3,743,557
	1879	465,956	218,312	684,268	443,570	112,593	653,346	561	740,793	7,931	14,272,153	3,922,050
IOWA.												
EQUITABLE, Des Moines.....1867.	1887	69,500	41,381	110,881	57,286	25,247	84,105	198	371,912	1,738	2,202,592	618,808
Hoyt Sherman, Pres., J. S. Polk, Sec., F. M.	1886	64,617	36,138	100,755	25,156	27,934	54,363	233	442,758	1,719	2,138,028	594,999
Hubbell, Treas., C. Kirk, Asst Sec., I. T.	1885	62,469	36,105	98,634	40,190	24,850	67,575	201	405,151	1,650	1,970,532	548,453
Martin, Supt. of Agencies.	1884	57,646	34,880	92,526	49,540	32,662	86,372	147	191,074	1,604	1,816,870	513,156
	1883	61,794	33,589	95,383	45,072	27,326	85,295	279	262,590	1,638	1,872,176	508,795
	1882	57,886	33,927	91,813	31,301	27,415	71,089	288	374,087	1,778	2,036,325	593,281
	1881	54,774	34,938	89,712	32,601	34,086	73,599	257	324,157	1,645	1,936,772	476,826
	1880	55,362	34,444	89,806	35,460	26,780	69,136	305	411,462	1,598	1,870,213	457,295
	1879	55,663	33,478	89,101	28,183	26,675	62,089	395	445,431	1,531	1,746,400	432,468
IOWA MUTUAL, Cedar Rapids *.....1884.	1887	9,237	221	9,458	176	....	5,530	90	165,000	201	281,000	10,968
A. T. Averill, Pres., A. G. Plumb, Sec.	1886	5,786	1,460	7,246	.....	1,834	1,834	203	227,500	160	188,000	5,413
LIFE INDEMNITY & INVEST. Co., Waterloo.1881.	1887	113,215	6,011	119,226	73,853	34,245	108,098	301	657,000	2,437	5,822,850	112,200
Matt. Parrott, Pres., C. E. Mabie, Sec.	1886	114,720	4,792	119,512	57,560	35,207	92,767	594	1,188,750	2,969	7,270,000	110,893
ROYAL UNION MUTUAL LIFE, Des Moines.1886.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
S. A. Robertson, Pres., Sydney A. Foster, Sec.	1886	6,089	4,489	10,578	59	5,298	5,357	.....	.....	.....	234,500	5,595
KENTUCKY.												
MUTUAL LIFE of Ky., Louisville d.....1866.	1887	395,809	79,019	384,828	214,058	108,607	331,143	1,387	2,430,523	5,100	9,145,717	1,376,498
Charles D. Jacob, Pres., L. T. Thustlin, Sec.	1886	252,057	74,797	326,754	141,084	90,150	239,814	1,212	2,217,353	4,424	8,079,386	1,333,578
	1885	222,446	67,974	290,420	140,240	68,783	210,510	877	1,528,000	3,800	6,679,069	1,225,592
	1884	198,342	61,506	259,848	121,361	66,174	195,060	750	1,318,334	3,516	6,464,314	1,150,077
	1883	182,641	68,551	251,192	143,495	61,299	212,115	846	1,478,547	3,204	5,951,435	1,082,131
	1882	163,808	74,297	238,105	147,610	50,623	205,526	638	1,138,951	2,774	5,216,972	1,049,479

MAINE.

UNION MUTUAL, Portland.....1848.
John E. De Witt, Pres., Arthur L. Bates,
Sec., J. Frank Lang, Asst Sec.

1887	71,106	211,250	177,183	45,680	229,706	435	747,474	2,470	4,640,268	991,872
1880	55,224	188,496	106,206	44,953	179,431	361	535,170	2,324	4,466,424	1,023,945
1879	70,580	223,196	121,278	50,323		397	593,506	2,250	4,518,647	971,876
1887	296,548	984,875	743,633	272,872	1,030,084	2,569	4,933,215	14,478	25,794,195	6,014,523
1886	293,941	940,897	681,662	265,023	960,680	2,470	5,218,801	14,111	25,185,946	6,124,717
1885	301,657	1,030,654	819,676	258,235	1,103,888	2,306	4,232,848	13,661	24,567,437	6,109,619
1884	267,444	985,683	668,878	236,147	972,356	2,012	3,886,506	13,632	24,282,745	6,311,402
1883	301,499	1,012,019	810,399	255,050	1,072,996	2,269	4,324,279	14,080	24,527,938	6,229,584
1882	397,448	1,059,786	875,555	257,686	1,053,776	2,620	4,727,934	14,040	24,641,505	6,279,970
1881	362,866	1,028,619	1,153,359	252,463	1,426,671	1,106	3,679,527	13,725	24,083,551	6,258,681
1880	464,395	1,174,794	1,067,137	270,201	1,360,886	1,980	3,445,231	14,120	25,086,862	6,631,507
1879	469,959	1,366,931	1,214,059	302,869	1,535,732	2,339	4,191,956	14,915	26,607,370	6,872,307

MARYLAND.

MARYLAND, Baltimore.....1865.
Wm. H. Blackford, Pres., Clayton C. Hall,
Actuary.

1887	115,540	60,325	103,577	36,238	150,347	292	632,695	1,804	4,360,368	1,315,795
1886	103,876	70,419	73,532	32,721	116,235	234	512,104	1,770	4,107,078	1,303,078
1885	102,100	60,711	102,821	30,591	143,231	220	500,065	1,683	3,805,024	1,244,750
1884	107,710	55,586	86,905	29,127	125,862	157	353,422	1,621	3,810,109	1,219,859
1883	103,823	62,410	90,130	31,201	131,322	209	495,963	1,594	3,770,591	1,192,461
1882	99,933	53,155	109,860	29,601	169,090	187	450,714	1,513	3,607,066	1,157,357
1881	97,709	51,419	149,128	29,011	163,099	155	370,183	1,449	3,484,664	1,179,061
1880	93,368	51,193	73,612	27,726	113,400	343	443,956	1,570	3,451,590	1,133,094
1879	94,173	47,990	54,665	22,577	89,899	201	343,717	1,400	3,268,420	1,096,381
1887	52,178	5,769	29,436	13,029	42,465	1,028	164,894	4,843	1,089,008	143,993
1886	53,796	4,171	35,069	16,661	52,203	962	150,113	4,670	1,056,893	130,872
1885	53,743	4,800	35,579	16,873	52,452	1,251	177,462	4,680	1,053,261	123,991
1884	51,571	5,117	34,238	14,850	49,038	1,132	171,604	3,973	1,026,564	121,860
1883	50,145	5,395	29,663	14,501	45,507	1,148	171,984	3,691	1,010,468	115,743
1882	47,296	5,395	28,201	11,697	41,599	641	148,296	3,238	931,487	104,738
1881	41,204	5,756	18,274	11,435	31,361	1,004	186,539	2,981	901,587	95,241
1880	37,120	2,916	24,554	10,462	36,256	1,427	123,117	2,310	799,911	84,657
1879	32,785	6,647	23,895	10,269	34,813	581	123,117	1,96	128,010	80,659
1887	753,364	186,788	668,163	163,843	877,217	2,052	5,146,376	8,444	19,657,323	3,902,872
1886	705,796	188,953	686,155	149,800	852,827	1,950	4,526,530	7,822	17,877,227	3,850,055
1885	669,115	189,569	633,834	139,818	788,479	1,470	3,700,525	7,087	16,209,314	3,796,168
1884	597,544	188,251	595,955	125,680	706,417	1,210	2,931,454	6,724	15,010,366	3,749,226
1883	580,299	194,481	548,500	124,267	686,658	1,184	2,895,593	6,380	14,122,913	3,670,140
1882	526,175	191,730	649,696	102,794	768,238	865	2,369,813	5,901	13,005,202	3,577,134
1881	493,246	205,132	668,378	96,144	659,109	827	2,052,181	5,732	12,363,265	3,577,062
1880	385,772	108,623	544,395	92,726	485,946	901	1,975,767	5,582	11,930,030	3,516,433
1879	391,912	197,828	332,997	87,310	427,595	825	1,866,519	5,373	11,458,633	3,428,726
1887	1,031,845	166,133	475,372	520,456	1,011,934	115,388	14,486,239	208,922	32,936,201	3,070,227
1886	815,750	168,817	449,134	390,514	852,705	87,196	11,530,827	154,299	26,744,420	2,878,794

MUTUAL, Baltimore.....1870.
B. G. Harris, Pres., Henry Roth, Sec.

MASSACHUSETTS.

BERKSHIRE, Pittsfield.....1851.
Wm. R. Plunkett, Pres., J. W. Hull, Sec.

1887	753,364	186,788	668,163	163,843	877,217	2,052	5,146,376	8,444	19,657,323	3,902,872
1886	705,796	188,953	686,155	149,800	852,827	1,950	4,526,530	7,822	17,877,227	3,850,055
1885	669,115	189,569	633,834	139,818	788,479	1,470	3,700,525	7,087	16,209,314	3,796,168
1884	597,544	188,251	595,955	125,680	706,417	1,210	2,931,454	6,724	15,010,366	3,749,226
1883	580,299	194,481	548,500	124,267	686,658	1,184	2,895,593	6,380	14,122,913	3,670,140
1882	526,175	191,730	649,696	102,794	768,238	865	2,369,813	5,901	13,005,202	3,577,134
1881	493,246	205,132	668,378	96,144	659,109	827	2,052,181	5,732	12,363,265	3,577,062
1880	385,772	108,623	544,395	92,726	485,946	901	1,975,767	5,582	11,930,030	3,516,433
1879	391,912	197,828	332,997	87,310	427,595	825	1,866,519	5,373	11,458,633	3,428,726
1887	1,031,845	166,133	475,372	520,456	1,011,934	115,388	14,486,239	208,922	32,936,201	3,070,227
1886	815,750	168,817	449,134	390,514	852,705	87,196	11,530,827	154,299	26,744,420	2,878,794

* Commenced business July, 1886. † Formerly the Southern Mutual. ‡ Includes industrial insurance. § Principal business office at Chicago.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending at	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud- ing Taxes).	Total Expend- itures.	New Policies Issued & Revived (Including Ad- ditions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
NEW JERSEY—Continued.												
MUTUAL BENEFIT, Newark—Cont.	1883	4,159,771	2,072,669	6,232,400	3,993,768	580,793	4,655,510	4,940	13,256,376	49,178	133,208,768	\$ 37,581,431
	1884	4,043,812	1,993,987	6,037,799	4,406,272	570,608	5,001,731	4,377	11,931,145	47,837	129,619,105	36,300,971
	1885	4,000,302	1,812,091	5,813,393	4,595,380	576,296	5,171,676	5,459	14,593,938	44,350	127,411,677	35,718,812
	1886	3,866,379	1,935,103	5,801,482	4,787,387	579,664	5,631,992	5,110	13,005,391	42,286	117,720,246	35,726,816
	1887	3,793,704	1,916,953	5,709,957	4,843,957	494,921	5,462,342	3,364	7,910,410	42,286	117,720,246	34,953,079
PRUDENTIAL, Newark.....	1887	2,942,257	71,094	3,013,351	853,914	1,568,204	2,532,495	590,151	60,891,194	737,644	82,639,088	1,967,969
	1886	2,114,206	50,661	2,164,867	593,273	1,165,957	1,792,254	391,830	49,870,816	548,860	59,914,127	1,425,700
John F. Dryden, Pres., Leslie D. Ward, Vice- Pres., E. S. Johnson, Sec.	1885	1,468,955	40,708	1,509,663	418,622	759,864	1,240,344	344,773	28,860,882	422,671	40,266,445	1,049,816
	1884	1,127,736	28,842	1,156,580	322,382	619,087	971,065	266,718	24,862,268	324,794	28,545,189	777,666
	1883	828,911	16,992	845,903	222,083	461,193	702,065	227,417	20,426,140	273,917	25,053,935	580,101
	1882	571,595	15,998	587,593	157,706	288,748	451,435	151,956	11,541,310	196,007	15,738,287	394,132
	1881	402,948	9,718	412,666	111,598	215,803	330,680	124,746	9,688,362	133,582	10,959,948	257,205
	1880	250,958	20,954	271,922	57,256	172,351	243,828	104,976	8,819,093	87,462	7,317,892	275,069
	1879	121,560	7,067	128,627	28,013	69,895	107,296	35,880	3,202,762	43,715	3,866,913	201,892
NEW YORK.												
BROOKLYN, New York.....	1887	187,895	92,540	280,435	165,817	71,008	252,120	738	622,894	4,855	5,672,760	1,607,984
	1886	186,738	91,228	278,966	155,084	79,633	250,214	1,983	1,133,756	5,254	5,766,431	1,604,065
Wm. M. Cole, Pres., Wm. Dutcher, Sec.	1885	179,275	85,043	264,318	207,018	71,580	293,713	860	562,123	4,285	5,461,865	1,551,396
	1884	190,440	97,186	277,620	181,343	68,471	274,961	1,594	880,122	4,372	5,716,287	1,562,160
	1883	205,366	102,186	307,552	215,423	62,708	305,278	1,328	805,653	4,093	5,766,886	1,552,046
	1882	107,097	81,127	178,224	174,418	59,200	261,255	540	629,381	3,315	3,749,232	1,547,232
	1881	200,433	79,116	279,549	295,944	74,829	404,793	599	805,856	3,265	3,979,167	1,515,438
	1880	203,300	95,350	298,710	295,602	79,458	404,937	642	893,046	3,259	6,115,686	1,690,136
	1879	228,874	149,546	378,420	410,665	82,405	522,596	626	857,000	3,258	6,318,467	1,731,514
EQUITABLE LIFE ASS'CE SOC., N. Y.	1887	19,115,775	4,125,074	23,240,849	10,062,510	3,912,603	14,139,154	34,700	13,023,105	129,454	483,029,562	82,975,682
	1886	16,972,155	3,601,578	20,573,733	8,336,668	2,791,979	11,764,987	28,086	11,540,203	110,902	411,779,098	74,332,973
H. B. Hyde, Pres., James W. Alexander, Vice Pres., William Alexander, Sec.	1885	13,461,079	3,128,374	16,590,453	7,193,689	2,393,401	10,040,200	23,968	96,011,378	95,872	357,738,246	65,547,594
	1884	12,031,330	2,972,150	15,003,480	7,194,787	2,256,191	9,968,009	20,256	84,877,057	83,669	329,409,171	58,101,926
	1883	10,797,548	2,743,024	13,470,572	6,461,071	1,992,772	8,567,993	18,565	81,129,756	75,106	275,160,588	53,090,582
	1882	8,922,369	2,956,802	11,879,171	5,977,541	1,774,972	7,861,539	15,068	62,262,270	65,680	232,829,620	47,764,548
	1881	7,712,807	2,370,698	10,083,505	5,236,355	1,628,381	6,981,400	12,051	46,189,096	58,112	200,679,015	44,111,466
	1880	6,822,946	1,902,753	8,725,699	4,792,938	1,418,066	6,306,853	9,732	35,170,805	52,272	177,597,793	40,945,293
	1879	6,396,400	1,950,681	8,347,081	4,968,871	1,187,767	6,264,906	7,483	26,502,541	48,048	162,357,715	37,000,917

GERMANIA, New York. H. Weendonck, Pres., F. Schwendler, V.-P. H. Cilla, Actuary, C. Doremus, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	1,780,775 1,749,369 1,614,824 1,561,660 1,491,597 1,361,651 1,316,516 1,235,711 1,177,538	641,466 580,086 561,076 535,765 508,708 484,245 456,964 439,203 439,993	2,422,237 2,390,455 2,300,520 2,261,975 2,087,435 2,000,869 1,885,866 1,773,486 1,688,944	1,300,161 1,200,586 1,200,529 1,261,975 1,173,780 1,108,773 1,009,661 988,192 1,083,513	362,497 355,639 359,442 359,714 347,669 309,583 314,364 311,136 259,769	1,700,818 1,586,873 1,604,402 1,654,741 1,554,178 1,450,655 1,359,570 1,332,415 1,318,583	5,444,595 5,317,047 4,866,016 4,444,453 4,597,933 4,737,331 4,784,705 4,151,662 3,729,432	37,417 40,800 40,195 38,607 30,815 30,815 28,030 28,030 19,866	44,891,240 43,538,634 41,616,594 40,621,158 39,677,118 37,939,185 36,366,592 34,776,015 34,755,020	13,073,247 12,310,566 11,485,386 10,857,819 10,402,356 9,863,670 9,456,242 9,003,151 8,552,977
HOME, Brooklyn. Geo. C. Ripley, Pres., Chas. A. Townsend, V.-P., Jos. P. Holbrook, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	756,817 680,841 600,238 563,353 546,475 498,835 454,728 440,042 405,106	266,831 248,860 236,012 237,456 266,506 257,231 259,804 234,739 228,819	1,053,638 1,045,727 836,257 820,867 806,981 756,073 714,524 674,781 748,917	559,369 603,553 512,038 517,321 470,215 435,766 446,657 507,140 561,983	216,688 186,831 164,386 154,352 162,082 142,064 130,622 117,499 114,713	797,486 811,202 697,448 686,843 652,824 597,395 597,210 644,600 695,582	5,211,021 4,164,797 2,791,571 2,453,514 3,095,544 3,385,235 3,216,627 1,504,431 1,831,234	11,073 10,185 9,447 8,608 8,603 8,273 7,824 7,667 7,444	21,756,596 19,450,061 17,819,416 16,957,595 16,874,646 15,666,414 14,965,079 14,348,067 14,368,463	6,110,909 5,855,842 5,646,278 5,457,588 5,409,543 5,185,685 5,037,322 4,921,137 4,829,057
MANHATTAN, New York. James M. McLean, Pres., J. L. Halbey, 1st Vice-Pres., H. Y. Wemple, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	1,264,397 1,141,336 1,038,623 1,035,624 1,008,421 1,013,921 1,002,796 1,029,722 993,672	573,784 530,241 551,351 549,468 627,621 620,816 579,445 591,106 554,59	1,838,185 1,672,050 1,586,984 1,535,085 1,696,049 1,694,732 1,582,222 1,623,917 1,548,268	1,282,514 1,187,567 1,077,720 1,077,715 1,157,001 1,023,872 1,093,705 1,260,966 1,253,602	383,118 288,097 235,757 246,438 216,822 219,490 197,756 245,065 249,101	1,735,649 1,550,168 1,490,022 1,445,981 1,475,178 1,347,049 1,381,116 1,553,195 1,641,273	7,691,774 5,921,220 4,490,590 4,440,814 3,551,987 3,551,047 2,742,638 2,802,873 2,902,706	14,027 13,138 12,481 12,053 11,666 11,490 11,304 11,351 11,416	39,018,611 30,251,886 34,467,139 33,997,139 33,023,205 32,690,470 32,254,439 32,668,125 33,332,618	11,433,196 11,310,658 11,155,827 11,046,953 10,871,184 10,662,477 10,348,239 10,151,289 10,049,157
METROPOLITAN, New York. J. F. Knapp, Pres., J. R. Hegeman, V.-P. & S.	1887 1886 1885 1884 1883 1882 1881 1880 1879	5,618,767 4,438,096 3,414,525 3,811,816 1,973,793 1,246,515 859,493 568,204 432,560	210,947 155,286 114,353 104,122 100,916 107,753 976,575 122,351 135,039	5,829,714 4,593,394 3,528,878 3,015,938 2,082,619 1,354,268 976,575 690,555 567,599	2,104,008 1,885,161 1,577,004 1,492,728 1,139,285 714,886 474,277 350,994 386,834	239,641 3,633,339 2,678,882 2,773,083 2,267,259 1,351,951 949,617 750,969 501,127	4,661,346 3,633,339 3,068,476 3,343,368 4,484,437 3,151,951 2,572,258 2,112,212 1,060,790	84,104,218 72,927,440 59,066,824 59,744,713 52,724,562 38,368,053 34,469,300 20,470,319 1,060,790	134,869 124,164,667 833,915 77,447 531,048 43,245,752 19,167,339 117,088 12,823	152,031,077 96,497,237 77,658,420 77,445,107 43,245,752 34,469,300 19,167,339 11,666,967 140,043	4,907,024 3,795,971 2,893,976 2,321,624 2,202,341 2,013,201 1,986,886 1,964,676 2,022,482
MUTUAL, New York. R. A. McCurdy, Pres., Isaac F. Lloyd, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	17,119,922 15,694,721 14,768,922 13,850,258 13,457,929 12,445,993 12,196,624 12,275,589 12,687,822	6,009,021 5,502,456 5,446,052 5,245,058 5,022,964 5,078,766 4,865,106 4,865,106 4,922,211	23,119,922 20,137,177 20,214,154 19,095,318 18,500,893 17,994,359 17,228,116 17,140,695 17,690,093	14,128,424 13,129,104 22,200,624 17,860,110 17,700,879 16,318,189 15,666,538 14,119,922 14,015,536	3,666,430 2,217,162,883 2,220,624 1,780,110 1,700,879 1,638,189 1,566,538 1,419,922 1,401,536	17,777,938 16,283,086 13,359,222 17,057,514 16,311,770 14,759,767 13,757,944 15,777,999 16,038,654	22,323 14,334 18,376 11,104 11,531 10,532 10,532 10,106 12,210	69,641,110 56,824,779 46,597,139 34,675,980 37,294,458 37,294,458 34,673,552 33,700,759 38,394,554	140,043 129,027 120,952 114,804 110,990 106,214 105,324 97,978 95,423	118,749,967 113,979,962 108,431,779 105,812,285 100,922,245 97,746,346 94,566,499 90,002,164 92,760,867

‡ Excludes industrial insurance. † Includes industrial insurance.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud- ing Taxes).	Total Expend- itures.	New Policies Issued & REVIVED (INCLUDING AB- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
NEW YORK—Continued.												
NEW YORK, New York.....1845.	1887	\$17,826,822	\$3,793,953	\$1,590,845	\$9,535,211	\$416,387	\$13,825,525	28,522	\$10,674,905	113,323	\$38,935,536	\$82,506,354
William H. Beers, Pres., Henry Tuck, Vice- Pres., A. H. Welch, ad Vice-Pres., Rufus W. Weeks, Actuary, Theodore M. Banta, Cash'r.	1888	15,160,469	3,671,269	18,831,758	7,027,230	305,030	10,810,207	22,027	85,178,294	97,719	304,373,540	74,921,597
	1889	12,486,848	3,424,293	15,905,141	7,681,874	512,537	10,321,537	18,566	68,512,452	86,418	259,674,500	66,515,406
	1890	10,959,393	2,873,385	13,832,778	6,734,955	240,433	9,726,600	17,463	61,484,550	78,047	229,384,586	58,041,739
	1891	10,530,940	2,676,592	13,207,532	6,699,390	210,133	9,931,377	15,561	59,735,564	69,227	198,746,043	55,002,314
	1892	8,730,871	2,763,278	11,494,144	6,210,310	177,149	7,996,130	12,178	41,325,520	60,150	171,415,097	50,550,984
	1893	7,834,378	2,408,597	10,242,945	5,991,820	138,888	6,567,515	9,941	32,374,281	53,027	151,760,824	47,044,269
	1894	6,645,461	2,178,711	8,824,172	4,999,891	109,375	5,717,371	6,946	22,229,979	48,548	135,760,916	43,031,142
	1895	5,805,239	2,021,887	7,827,126	4,421,490	933,646	5,843,889	5,534	17,098,173	45,795	127,417,762	38,958,831
PROVIDENT SAVINGS LIFE ASS'CE SO., N. Y.—1875.												
Sheppard Homans, Pres., W. E. Stevens, Sec.	1887	\$89,417	\$12,807	\$1,022,314	\$693,228	\$215,276	\$917,285	4,032	\$15,717,200	11,564	\$6,855,561	\$68,102
	1888	64,826	8,631	657,457	410,859	148,334	570,372	3,630	15,106,100	8,779	36,000,696	283,510
	1889	360,918	6,225	367,143	215,256	104,723	319,980	3,138	13,881,600	6,266	25,151,296	224,857
	1890	167,804	\$300	173,104	91,643	58,051	151,350	2,203	8,809,400	3,951	14,038,171	180,991
	1891	82,265	30,956	113,221	38,141	55,461	95,254	1,318	5,629,100	2,389	7,080,346	157,050
	1892	65,096	30,795	96,003	31,122	38,316	77,824	284	597,675	1,714	6,637,271	169,829
	1893	68,631	13,735	82,366	23,671	36,558	69,063	1,134	1,143,825	2,255	3,191,285	152,516
	1894	66,389	9,111	75,500	24,463	38,843	70,347	1,898	1,404,181	.....	.....	153,455
	1895	45,743	29,000	74,743	14,267	31,296	46,435	.....	.....	.....	.....	144,203
UNITED STATES, New York.....1850.												
George H. Burford, Pres., C. P. Fraleigh, Sec. G. H. Burford, Actuary, J. S. Giffney, Supt. of Agencies.	1887	745,459	278,000	1,023,459	524,737	295,024	869,555	2,468	5,641,120	11,735	23,471,820	5,681,494
	1888	685,094	283,014	968,108	526,368	276,094	811,665	1,772	4,165,175	10,705	21,100,155	5,585,630
	1889	660,339	256,929	917,318	500,596	271,639	821,452	1,582	4,059,200	10,185	20,153,853	5,473,424
	1890	656,359	266,934	923,193	536,149	281,466	935,282	1,694	4,125,975	10,132	19,769,864	5,209,687
	1891	652,344	271,594	923,918	475,925	284,475	820,202	1,931	5,441,054	9,995	19,193,579	5,268,212
	1892	558,967	402,472	961,439	459,679	231,658	820,202	1,274	2,047,761	7,700	17,167,105	5,268,212
	1893	557,810	256,129	813,939	634,543	247,446	924,275	1,217	3,285,445	9,508	16,671,228	5,027,191
	1894	601,002	309,237	910,239	507,746	221,480	779,222	1,140	3,689,474	9,428	16,856,766	5,141,222
	1895	639,519	274,794	914,313	584,689	266,121	827,266	1,323	3,255,700	9,711	17,362,693	4,940,811
WASHINGTON, New York.....1860.												
W. A. Brewer, Jr., Pres., Wm. Hartun, Vice- Pres. and Sec., Cyrus Munn, Asst. Sec., E. S. French, Supt. of Agencies, I. C. Pier- son, Actuary.	1887	1,654,211	420,801	2,075,011	1,088,600	320,894	1,501,302	3,615	8,908,275	17,761	30,506,527	8,807,479
	1888	1,598,699	407,118	2,005,817	1,111,383	266,424	1,496,731	3,266	7,428,439	16,504	26,574,831	8,231,139
	1889	1,392,483	453,975	1,846,458	993,442	245,179	1,335,760	2,408	5,045,668	15,385	23,956,324	7,804,497
	1890	1,434,322	341,002	1,775,324	1,429,041	229,032	1,479,365	2,917	6,868,500	15,043	33,334,072	7,904,910
	1891	1,347,955	446,092	1,794,053	973,034	224,115	1,302,264	2,644	6,399,470	14,495	31,994,793	7,000,885
	1892	1,278,001	351,969	1,629,970	1,064,264	228,382	1,361,492	2,828	6,081,831	13,395	29,374,019	6,574,080
	1893	1,119,031	318,386	1,437,417	875,104	179,127	1,098,904	2,076	4,681,460	11,060	25,928,150	6,230,233
	1894	1,016,003	325,490	1,341,493	931,465	166,641	1,181,518	2,007	4,077,325	11,076	23,451,270	5,840,715
	1895	965,383	299,535	1,264,918	974,566	179,736	1,186,981	1,432	2,754,515	10,139	21,447,274	5,591,889

OHIO.		1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	2989	2990	2991	2992	2993	2994	2995	2996	2997	2998	2999	3000	3001	3002	3003	3004	3005	3006	3007	3008	3009	3010	3011	3012	3013	3014	3015	3016	3017	3018	3019	3020	3021	3022	3023	3024	3025	3026	3027	3028	3029	3030	3031	3032	3033	3034	3035	3036	3037	3038	3039	3040	3041	3042	3043	3044	3045	3046	3047	3048	3049	3050	3051	3052	3053	3054	3055	3056	3057	3058	3059	3060	3061	3062	3063	3064	3065	3066	3067	3068	3069	3070	3071	3072	3073	3074	3075	3076	3077	3078	3079	3080	3081	3082	3083	3084	3085	3086	3087	3088	3089	3090	3091	3092	3093	3094	3095	3096	3097	3098	3099	3100	3101	3102	3103	3104	3105	3106	3107	3108	3109	3110	3111	3112	3113	3114	3115	3116	3117	3118	3119	3120	3121	3122	3123	3124	3125	3126	3127	3128	3129	3130	3131	3132	3133	3134	3135	3136	3137	3138	3139	3140	3141	3142	3143	3144	3145	3146	3147	3148	3149	3150	3151	3152	3153	3154	3155	3156	3157	3158	3159	3160	3161	3162	3163	3164	3165	3166	3167	3168	3169	3170	3171	3172	3173	3174	3175	3176	3177	3178	3179	3180	3181	3182	3183	3184	3185	3186	3187	3188	3189	3190	3191	3192	3193	3194	3195	3196	3197	3198	3199	3200	3201	3202	3203	3204	3205	3206	3207	3208	3209	3210	3211	3212	3213	3214	3215	3216	3217	3218	3219	3220	3221	3222	3223	3224	3225	3226	3227	3228	3229	3230	3231	3232	3233	3234	3235	3236	3237	3238	3239	3240	3241	3242	3243	3244	3245	3246	3247	3248	3
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STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud- ing Taxes).	Total Expend- itures.	New Policies Issued & Renewed (including Ab- durations).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
PENNSYLVANIA—Continued.												
PRESBYTERIAN MINISTER'S FUND, Phila. t—Cont.												
	1882	\$ 21,724	\$ 13,026	\$ 35,660	\$ 18,555	\$ 1,825	\$ 20,980	33	\$ 35,600	394	\$ 726,770	\$ 264,994
	1881	25,541	12,424	37,905	11,418	2,012	13,420	20	25,315	385	732,910	247,304
	1880	34,987	11,411	46,438	8,095	3,433	28,388	23	46,208	388	747,000	223,733
	1879	33,124	9,064	42,188	21,000	6,788	28,388	44	79,767	394	804,418	185,197
PROVIDENT LIFE AND TRUST, Phila. 1865.												
S. R. Shipley, Pres., T. W. Brown, Vice-Pres., Asa S. Wing, Vice-Pres. and Actuary, Joseph Ashbrook, Mgr. Ins. Dept.												
	1887	2,231,180	4 555,805	2,786,985	904,069	377,008	1,322,509	3,363	10,120,783	18,337	57,137,653	13,466,769
	1886	1,946,629	4 510,834	2,457,463	852,824	310,718	1,197,978	2,919	8,047,132	16,352	50,914,268	11,938,869
	1885	1,778,944	4 440,407	2,219,351	703,468	274,105	1,011,445	2,551	7,306,834	14,582	45,678,669	10,500,242
	1884	1,599,674	4 394,536	1,994,210	801,280	269,120	1,097,105	2,313	7,365,842	13,140	41,691,769	9,127,344
	1883	1,402,619	4 340,115	1,742,734	595,007	233,293	850,965	2,229	7,183,511	11,766	37,499,951	8,202,041
	1882	1,254,991	4 307,590	1,562,580	587,964	106,959	805,385	1,911	6,301,225	10,345	32,704,062	7,233,894
	1881	1,117,266	4 223,117	1,340,383	537,511	170,652	735,895	1,558	5,069,091	9,211	29,092,190	6,053,955
	1880	984,596	4 176,007	1,162,603	472,182	163,939	655,182	1,408	4,952,130	8,202	25,753,451	5,373,422
	1879	825,498	4 225,519	1,031,017	490,600	139,687	645,135	1,166	3,832,479	7,357	22,486,295	4,773,219
VERMONT.												
NATIONAL, Montpelier. 1850.												
Charles Dewey, Pres., Edward Dewey, Vice- Pres., Geo. W. Reed, Sec. and Actuary, Jas. C. Houghton, Treas.												
	1887	954,305	233,143	1,187,448	445,240	295,781	670,479	3,927	8,226,779	14,348	24,922,324	4,405,315
	1886	795,310	187,030	912,355	336,369	163,554	514,236	3,628	6,088,593	12,595	20,059,506	3,886,523
	1885	608,532	170,724	779,256	299,115	133,819	451,121	3,908	4,699,396	10,776	16,579,518	3,523,820
	1884	506,186	162,707	668,893	305,812	117,369	432,768	2,913	3,683,605	8,917	14,106,761	3,185,820
	1883	416,585	149,010	565,595	282,027	82,515	360,988	2,620	2,608,006	7,235	12,121,725	2,911,871
	1882	341,180	131,044	472,224	236,628	59,269	301,119	1,695	2,095,275	5,024	10,609,009	2,784,544
	1881	293,481	128,897	422,378	199,910	54,229	259,084	865	1,431,750	4,844	9,510,360	2,593,517
	1880	204,184	117,219	381,403	169,928	44,872	243,049	518	1,017,050	4,295	8,717,443	2,426,584
	1879	238,750	117,015	355,765	193,354	43,835	245,860	398	1,007,910	4,022	8,306,052	2,250,585
VERMONT, Burlington. 1869.												
Wm. H. Hart, Pres., C. R. Turrill, Sec.												
	1887	51,070	18,844	70,554	23,071	25,982	57,094	650	453,006	1,571	1,591,666	333,861
	1886	48,096	18,240	66,342	22,406	17,162	53,461	280	290,214	1,205	1,422,095	312,352
	1885	51,181	15,026	66,207	28,000	16,558	48,495	374	356,785	1,177	1,407,149	296,635
	1884	42,870	16,071	58,941	17,417	17,222	40,629	291	290,997	1,162	1,434,426	274,945
	1883	41,240	12,917	54,157	21,413	12,746	40,686	418	444,347	1,092	1,385,402	256,231
	1882	34,618	12,293	46,911	13,368	14,267	34,301	317	302,913	871	1,158,590	239,767
	1881	26,159	11,056	38,106	14,977	12,745	31,130	310	297,073	774	1,048,913	228,383
	1880	34,571	10,438	45,009	6,686	25,397	38,523	123	129,105	586	919,661	221,495
	1879	24,300	10,517	34,837	5,486	11,996	23,854	76	102,907	566	959,007	215,411

VIRGINIA.

LIFE INS. CO. OF VIRGINIA, Richmond &c.....1871.
S. A. Walker, Pres., T. W. Pemberton and
Geo. Thurston, Vice-Pres., Jas. W. Peg-
ram, Sec.

WISCONSIN.

NORTHWESTERN MUTUAL, Milwaukee.....1857.
H. L. Palmer, Pres., Matthew Kennan, Vice-
Pres., Willard Merrill, ad Vice-Pres., Emory
McClintock, Actuary, J. W. Skinner, Sec.

YEAR.	Total Premium Receipts.	Total Interest and Other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Ex- penses of Management (Excluding Taxes).	Total Ex- penditures.	NEW POLICIES ISSUED AND REVIVED (In- CLUDING ADDITIONS).	POLICIES IN FORCE AT END OF YEAR.	Admitted Assets.
							No.	Amount.	
1887	106,050,761	31,128,383	137,199,144	71,097,579	25,106,971	99,115,369	1,545,815	706,896,955	614,499,284
1886	94,053,037	29,559,197	123,612,234	63,958,854	21,308,662	88,079,847	1,296,919	600,777,774	593,625,289
1885	83,870,685	28,423,434	112,393,119	64,447,145	17,012,356	86,205,924	1,057,919	448,919,000	551,742,332
1884	75,603,966	26,320,795	101,924,731	61,216,639	16,189,955	81,811,206	983,028	428,793,280	519,674,563
1883	69,894,722	26,832,364	97,466,274	59,447,536	15,404,467	77,798,743	884,683	406,722,849	501,639,754
1882	64,131,473	25,624,460	89,755,879	55,800,369	12,970,834	71,354,030	667,793	331,524,136	486,127,272
1881	58,781,983	25,301,922	84,083,905	55,793,593	12,135,653	70,868,699	512,695	1,395,269	461,056,114
1880	55,249,253	24,490,336	79,739,589	55,080,519	10,963,337	69,418,098	464,010	243,693,169	453,241,537
1879	53,977,913	24,951,701	79,929,616	59,286,886	9,547,765	70,604,193	113,924	178,262,604	431,614,410

+ Formerly Presbyterian and Life. a Exclusive of interest from securities in which capital stock is invested. c Includes industrial insurance for 1887. j Taxes included in management expenses.

AGGREGATES OF LIFE INSURANCE COMPANIES FOR NINE YEARS.

YEAR.	Total Premium Receipts.	Total Interest and Other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Ex- penses of Management (Excluding Taxes).	Total Ex- penditures.	NEW POLICIES ISSUED AND REVIVED (In- CLUDING ADDITIONS).	POLICIES IN FORCE AT END OF YEAR.	Admitted Assets.
							No.	Amount.	
1887	106,050,761	31,128,383	137,199,144	71,097,579	25,106,971	99,115,369	1,545,815	706,896,955	614,499,284
1886	94,053,037	29,559,197	123,612,234	63,958,854	21,308,662	88,079,847	1,296,919	600,777,774	593,625,289
1885	83,870,685	28,423,434	112,393,119	64,447,145	17,012,356	86,205,924	1,057,919	448,919,000	551,742,332
1884	75,603,966	26,320,795	101,924,731	61,216,639	16,189,955	81,811,206	983,028	428,793,280	519,674,563
1883	69,894,722	26,832,364	97,466,274	59,447,536	15,404,467	77,798,743	884,683	406,722,849	501,639,754
1882	64,131,473	25,624,460	89,755,879	55,800,369	12,970,834	71,354,030	667,793	331,524,136	486,127,272
1881	58,781,983	25,301,922	84,083,905	55,793,593	12,135,653	70,868,699	512,695	1,395,269	461,056,114
1880	55,249,253	24,490,336	79,739,589	55,080,519	10,963,337	69,418,098	464,010	243,693,169	453,241,537
1879	53,977,913	24,951,701	79,929,616	59,286,886	9,547,765	70,604,193	113,924	178,262,604	431,614,410

MISCELLANEOUS INSURANCE COMPANIES IN AMERICA.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended December 31	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Including Taxes).	Total Expendi- tures.	NEW POLICIES ISSUED & REVIVED.		POLICIES IN FORCE AT END OF YEAR.		Total Assets.
								No.	Amount.	No.	Amount.	
ACCIDENT INS. CO. OF NORTH AMERICA, 1872 Montreal, Can. James Ferrier, Pres., Edward Rawlings, Manager.	1887 1886 1885 1884 1883 1882	\$ 186,905 368,398 338,740 340,997 250,581 114,335	\$ 8,203 8,586 5,535 5,311 11,172 23,668	\$ 376,601 347,366 346,532 261,862 125,507 181,970	\$ 146,765 185,018 178,819 144,662 158,187 27,588	\$ 101,041 184,758 191,511 191,511 78,133 127,514	\$ 376,059 363,577 336,173 247,069 105,711 310,191	12,179	\$ 23,541,700	6,876	\$ 11,586,550	\$ 201,943 313,264 299,993 260,371 237,718 1,666,983
AMERICAN STEAM BOILER INS. CO., N. Y., 1883. W. K. Lothrop, Pres., V. R. Schenck, Sec.	1887 1886 1885 1884 1883	\$ 338,272 112,200 154,621 65,212 1,023	\$ 23,668 14,063 8,775 13,925	\$ 181,970 126,809 163,366 79,137 1,023	\$ 34,550 19,009 690	\$ 127,514 112,603 128,405 143,864 3,556	\$ 310,191 123,366 129,035 43,864 3,556	.....	\$ 36,190,504	.....	\$ 41,422,853	\$ 1,666,983 700,068 394,836 243,694 197,724 1,221,581
AMERICAN SURETY COMPANY, New York, 1884. R. A. Elmer, Pres., Henry D. Lyman, Vice- Pres., Fred'k F. Nugent, Sec.	1887 1886 1885 1884 1883	\$ 273,621 181,936 89,858 25,149 203,132	\$ 35,908 18,679 17,666 15,669 3,750	\$ 309,529 200,615 107,536 40,758 15,349	\$ 55,923 16,706 9,522 33 49	\$ 162,354 103,281 75,812 43,864 99,895	\$ 218,277 119,991 85,324 43,864 132,819	.....	\$ 44,800,086	.....	\$ 41,013,864	\$ 1,221,581 581,561 548,288 506,464 238,467 111,490
EMPLOYERS LIABILITY ASS. CORP. (Ltd.), London, Endicott & Macomber, Boston, U. S. M'ng'rs.	1887 1886	\$ 203,132 13,849	\$ 3,750 1,500	\$ 206,882 15,349	\$ 32,924 49	\$ 162,354 276,815	\$ 218,277 19,784	.....	\$ 2,997,838	.....	\$ 2,842,398	\$ 41,013,864 18,544,250 426,098 626,096 169,339 116,049
EQUITABLE ACC. INS. CO., Cincinnati, O., 1884. F. X. Reno, Pres., Levi C. Goodale, Sec., Clarence Humphrey, Asst Sec.	1887 1886 1885 1884	\$ 173,921 114,244 64,581 60,211	\$ 3,182 1,841 4,138 3,631	\$ 177,103 116,085 68,719 63,842	\$ 59,020 35,901 22,462 22,090	\$ 109,523 75,818 46,190 27,355	\$ 169,443 111,719 78,652 44,865	.....	\$ 22,216,850	.....	\$ 22,216,850	\$ 18,544,250 426,098 626,096 169,339 116,049
FIDELITY AND CASUALTY CO., New York 1876. Wm. M. Richards, Pres., John M. Crane, Sec.	1887 1886 1885 1884	\$ 540,469 590,151 461,145 413,934	\$ 19,190 17,444 16,766 14,823	\$ 559,659 537,595 477,925 428,757	\$ 232,224 250,600 192,359 164,318	\$ 277,684 276,815 262,502 238,418	\$ 519,978 527,595 454,759 402,736	43,349	\$ 86,531,687	33,706	\$ 69,795,110	\$ 642,221 578,105 590,500 512,206 405,046 493,696 372,982 171,804 149,045
GUARANTEE CO. New York, 1886. Andrew L. Souldard, Pres., Adolphi Koppell, Sec.	1887 1886	\$ 14,604	\$ 16,319	\$ 30,923	\$ 18,736	\$ 43,613	\$ 40,452 .....	.....	\$ 15,194,852	.....	\$ 6,909,452	\$ 372,704 (b)

GUAR. CO. OF N. AMERICA, Montreal, Cant., 1851. Jas. Ferrier, Pres., Edw. Rawlings, Man.	1887 1886 1885 1884 1883 1882 1881 1880 1879 1878	205,349 214,086 195,678 191,668 160,482 118,340	42,920 34,830 35,678 26,402 18,328 23,441	248,978 248,716 241,356 218,100 178,810 141,781	75,012 76,901 65,302 94,853 54,971 26,317	124,008 119,535 116,604 106,844 98,831 85,405	199,220 195,866 181,906 199,697 153,802 111,722	37,289,867 38,379,500 36,595,500 30,280,568 26,251,370 15,086,610	28,104,283 26,130,395 24,331,150 22,884,180 17,622,655 13,535,975	565,247 593,039 476,460 444,156 414,393 391,071
HARTFORD EQ. IND. CO., Hartford, Conn., 1888. Morgan G. Bulkeley, Pres., Chas. J. Cole, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879 1878	507,847 435,868 354,361 301,667 301,812 304,395 271,599 232,583 200,233 173,995 3,317	39,875 35,524 28,668 25,045 22,583 23,053 23,446 17,129 16,176 25,689	547,722 468,392 383,030 360,653 324,395 294,583 253,426 217,362 190,082 29,006	44,640 40,070 10,546 15,301 21,817 35,958 224,905 13,124 21,223 7,787	392,872 345,792 331,355 275,743 252,251 224,905 202,354 112,820 161,612	437,512 385,862 311,901 291,044 274,068 241,092 215,478 204,052 169,399 25,594	52,350,004 48,191,986 35,032,170 37,876,055 36,490,046 24,121,092 24,684,312 18,009,281 15,107,715	63,834,675 46,119,104 33,415,360 26,878,821 25,371,802 23,404,719 20,106,732 17,483,267 14,632,302	1,096,515 693,070 581,184 508,274 459,390 418,184 376,279 336,169 314,460 487,130
LAWYERS TITLE INS. CO., New York, 1887. Edwin W. Coggeshall, Pres., Wm. A. W. Stewart, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879 1878	235,736 191,742 166,108 120,374 95,990 21,689 30,330 18,693 7,129	6,756 6,907 4,745 2,932 3,262 875 14,588 8,859 2,344	242,492 198,649 170,853 183,305 99,122 22,564 44,918 25,752 9,473	96,368 82,008 67,687 47,125 35,204 4,814	120,960 97,062 85,207 64,568 38,289 9,495	216,928 179,070 152,804 111,693 73,583 14,399 53,911 44,636 28,221	8,076,370 6,709,673 5,275,461 4,021,065 3,322,055 1,148,517 3,444,962 2,055,411 879,369	7,776,537 6,122,569 5,275,461 3,825,125 3,124,938 1,127,286 2,060,211 2,060,211 260,839	283,590 242,406 207,982 179,158 154,866 207,084 201,527 288,327 260,839
MASS. TITLE INS. CO., Boston, Mass., 1885. N. J. Bradlee, Pres., Henry H. Sprague, Clerk and Treas.	1887 1886 1885 1884 1883 1882 1881 1880 1879 1878	145,542 126,653 118,495 104,709 93,266 84,844 78,097 57,622 5,203	8,076 7,584 7,291 6,725 6,352 6,038 5,637 5,460 5,203	153,618 134,237 125,786 111,434 99,618 90,822 84,544 63,038 50,857	61,077 52,619 49,474 39,705 33,397 30,970 25,207 18,258 15,508	77,897 69,879 65,751 59,615 87,467 81,586 46,968 39,875 35,699	138,974 122,498 108,225 99,320 87,467 81,586 72,175 58,133 51,199	5,415,773 4,590,180 4,066,463 3,670,110 3,265,046 3,013,639 2,553,627 1,996,366 1,817,438	4,952,960 4,205,559 3,811,512 3,425,487 3,095,378 2,886,649 2,414,595 1,859,621 1,696,584	261,595 240,327 224,325 126,048 194,645 177,663 166,161 152,812 140,649
METROPOLITAN PLATE GLASS, New York, 1874. Henry Hartman, Pres., E. H. Window, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879 1878	6,264 7,042 6,543 6,395	160 160 177 171	6,424 7,202 6,720 6,566	1,954 1,641 1,491 1,235	3,883 4,663 4,107 4,146	882,950 902,200 776,900 816,500	882,950 902,200 776,900 816,500	8,109 7,350 6,600 5,300	
MUTUAL BOILER INS. CO., Boston, Mass., 1877. Geo. W. Wheelwright, Pres., Herbert Coolidge, Sec. and Treas.	1887 1886 1885 1884	6,264 7,042 6,543 6,395	160 160 177 171	6,424 7,202 6,720 6,566	1,954 1,641 1,491 1,235	3,883 4,663 4,107 4,146	882,950 902,200 776,900 816,500	882,950 902,200 776,900 816,500	8,109 7,350 6,600 5,300	

* For insuring live stock; made no report to date. † Devoted to fidelity insurance. ‡ Devoted to fidelity, steamboiler, accident and plate-glass insurance. § Includes inspection of steamboilers.
a Confined chiefly to insurance of mill property. b Commenced business Nov. 15, 1886. c Commenced business July 18, 1887. d Includes \$500,000 contributed by stockholders.

MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Premium Receipts.	Total Interest and Other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ- ing Taxes).	Total Expendi- tures.	NEW POLICIES ISSUED & REVIVED.		POLICIES IN FORCE AT END OF YEAR.		Total Assets.
								No.	Amount.	No.	Amount.	
MUTUAL BOILER, Boston, Mass.— <i>Cont.</i>	1883	\$ 6,666	\$ 183	\$ 6,810	\$ 755	\$ 4,317	\$ 5,072	.....	\$ 760,500	.....	\$ 4,346	
	1884	5,611	229	5,840	.....	3,997	4,054	.....	688,700	.....	2,436	
	1885	5,440	272	5,713	.....	5,541	5,600	.....	617,140	.....	747	
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NAT. ASS'N SOCIETY OF THE REPUBLIC, Wash- ington, D. C. <i>1887.</i>	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
B. McCullen, Jr., Pres., J. T. Midgett, Sec.												
NEW JERSEY TITLE, GUAR. AND TRUST CO., Jersey City, N. J. <i>1888.</i>	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. Q. Garretson, Pres., Wm. H. Corbin, Sec.												
NEW JERSEY PLATE GLASS, Newark, N. J. <i>1868.</i>	1887	15,374	39,205	54,579	5,062	48,391	53,453	.....	458,432	.....	441,298	96,634
	1886	14,348	35,964	50,312	4,880	38,867	43,747	.....	464,113	.....	453,055	96,850
	1885	15,602	32,792	48,394	5,993	10,876	41,616	.....	611,331	.....	484,781	91,995
	1884	14,803	36,807	51,610	5,188	1,507	48,168	.....	.....	.....	.....	88,243
	1883	14,178	31,215	45,393	4,973	1,507	40,821	.....	.....	.....	.....	83,582
	1882	13,014	26,286	39,300	4,921	1,507	34,347	.....	.....	.....	.....	76,229
	1881	12,384	18,874	31,257	5,544	1,507	29,454	.....	.....	.....	.....	69,820
	1880	11,274	13,767	25,041	3,712	1,707	22,058	.....	.....	.....	.....	66,483
	1887	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
NORTHWESTERN LIVE ST'K, Des Moines, Ia. <i>1886.</i>	1886	6,105	7,700	13,805	3,692	8,705	12,397	.....	294,379	.....	277,777	45,826
Thos. Mitchell, Pres., John E. Williams, Sec.												
PACIFIC MUTUAL, San Francisco, Cal. <i>1867.</i>	1887	109,024	.....	109,024	37,480	57,042	94,522	12.4	27,951,850	7,566	15,707,850	\$ 1,672,138
	1886	62,017	.....	62,017	25,136	27,616	52,754	5,246	13,065,250	3,481	8,260,350	\$ 1,485,817
Geo. A. Moore, Pres., J. N. Patton, Sec.	1885	19,294	.....	19,294	2,331	16,963	19,294	2,343	6,234,000	1,492	3,792,000	\$ 1,325,755
PACIFIC SURETY CO., San Francisco, Cal. <i>1885.</i>	1887	25,574	8,251	33,825	2,600	20,434	23,054	.....	.....	.....	.....	130,794
Wallace Everson, Pres., A. P. Redding, Sec.	1886	14,570	5,155	19,725	.....	6,112	9,407	.....	1,918,209	.....	1,958,532	114,250
PEOPLES MUTUAL LIVE STOCK INS. ASS'N OF MARYLAND, Baltimore, Md. <i>1882.</i>	1887	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
Extra Whitman, Pres., Eli W. Free, Sec.	1886	15,066	607	15,673	7,591	7,921	15,512	.....	.....	1,426	270,325	3,194
PEOPLES MUTUAL LIVE STOCK INS. CO. OF PENNSYLVANIA, Phila., Pa. <i>1884.</i>	1887	92,628	.....	92,628	47,530	41,675	89,205	.....	1,282,521	.....	1,572,685	27,151
J. L. Keebler, Pres., R. G. Rankin, Jr., Sec.	1886	55,612	2,106	57,718	24,650	18,650	43,500	4,929	934,581	.....	975,395	6,599
PROVIDENCE MUTUAL STEAM BOILER, Provi- dence, R. I. <i>1875.</i>	1887	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
Wm. Corliss, Pres., Lewis T. Downes, Sec.	1886	10,952	524	11,476	6,096	6,251	12,347	.....	1,177,390	.....	1,099,190	16,567
	1885	11,961	554	12,515	4,933	5,531	10,464	.....	1,260,305	.....	1,209,115	17,888
	1884	12,495	499	12,924	4,617	5,765	10,382	.....	1,386,840	.....	1,254,090	15,914

ROCHESTER TITLE INS. CO., Rochester, N. Y. 1887.	1887	.....	165	(c)	111,108	139,676	12,871	.....	1,500,000	.....	14,293
Frederick Cook, Frank S. Upton.		261,819	25,822	287,641	111,108	139,676	(c)	12,871	1,500,000	.....	14,293
SOUTHERN ACCIDENT, Richmond, Va. 1887.	1887	130,628	138,717	269,345	50,320	71,228	250,784	.....	28,375,450	.....	.....
STANDARD LIFE AND ACC., Detroit, Mich. 1884.	1886	32,857	57,160	7,200	7,200	19,742	121,548	.....	13,779,250	.....	.....
D. M. Ferry, Pres., Stewart Marks, Sec.	1885	3,136	11,033	14,169	164	6,057	6,221	.....	5,403,150	.....	.....
TRAVELERS, Hartford, Conn. (Accident Department) 1884.	1887	2,102,258	114,186	2,216,444	943,760	108,179	2,025,239	.....	650,000	.....	.....
Jas. G. Batterson, Pres., Rodney Dennis, Sec.	1886	1,943,645	111,599	2,055,174	888,739	108,179	2,025,239	.....	274,828,299	.....	.....
..... 1885.	1885	1,974,240	100,533	2,074,873	885,012	100,616	1,886,628	.....	242,123,660	.....	.....
..... 1884.	1884	2,068,968	131,190	2,200,158	950,589	103,818	1,889,407	.....	218,384,708	.....	.....
..... 1883.	1883	2,064,589	111,169	2,175,758	864,355	991,740	1,855,995	.....	108,102,651	.....	.....
..... 1882.	1882	1,819,313	90,120	1,909,433	749,462	924,543	1,074,005	.....	237,719,928	.....	.....
..... 1881.	1881	1,684,750	76,780	1,761,530	714,008	830,508	1,544,516	.....	249,947,658	.....	.....
..... 1880.	1880	1,279,472	78,568	1,349,040	544,172	684,716	1,228,888	.....	192,677,003	.....	.....
..... 1879.	1879	992,047	67,516	1,059,563	392,678	568,193	950,871	.....	150,985,567	.....	.....
UNITED STATES PLATE GLASS, Philadelphia, Pa. 1887.	1887	11,822	13,424	25,376	1,209	22,831	24,040	.....	400,409	.....	.....
..... 1886.	1886	10,755	11,616	22,401	1,222	21,340	22,562	.....	370,998	.....	.....
J. S. Chaboon, Pres., Isaac Rindge, Sec.	1885	9,963	12,402	22,365	1,609	19,960	21,560	.....	306,197	.....	.....
..... 1884.	1884	9,911	10,819	20,730	1,556	18,394	19,920	.....	.....	.....	.....
..... 1883.	1883	11,042	10,947	21,089	1,740	19,328	21,268	.....	.....	.....	.....
..... 1882.	1882	11,940	11,204	23,144	2,105	18,387	19,802	.....	332,266	.....	.....
..... 1881.	1881	11,612	11,200	22,812	2,105	18,373	19,802	.....	.....	.....	.....
..... 1880.	1880	11,959	11,205	23,174	2,276	17,015	19,291	.....	.....	.....	.....
..... 1879.	1879	12,261	11,502	19,764	2,917	14,059	16,976	.....	.....	.....	.....
UNITED STOCK OWNERS INSURANCE ASSOCIATION, Columbus, O. 1888.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. C. Bixby, Pres., M. S. Benn, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
WESTERN HORSE AND CATTLE, Omaha, Neb. 1887.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Henry Pundt, Pres., Chas. E. Burmeister, Sec.	1886	44,934	.....	44,934	27,215	21,911	49,126	.....	.....	.....	.....
..... 1885.	1885	66,657	.....	66,657	26,275	32,881	59,156	.....	.....	.....	.....
..... 1884.	1884	40,010	981	40,991	16,395	17,595	33,990	.....	.....	.....	.....
..... 1883.	1883	38,000	.....	.....	8,348	.....	.....	.....	.....	.....	.....
..... 1882.	1882	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Company does guarantee and accident business. † Commenced business January 1, 1887. ‡ Accident branch commenced business May 1, 1885. § Includes inspection of steam-boilers. ¶ For insuring live stock. c The officers refuse to give any information regarding the standing of this company. A Insures live stock against death from various causes.

STATISTICS OF LIFE INSURANCE FOR TWENTY-NINE YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1859 to 1887, inclusive. The liabilities for 1887 are calculated on a four per cent basis, which accounts for the apparent reduction of surplus.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders.	INCOME AND EXPENDITURES.				Taxes, Com- missions and Other Expenses.	Total Disbursements.
						Total Premium Receipts.	Income from Investments and Miscella- neous Sources.	Total Income.			
14.....	1859	\$1,575,000	\$20,636,085	\$15,464,936	\$5,071,149	\$3,970,125	\$1,260,320	\$5,230,445	\$763,237		\$2,634,143
17.....	1860	2,121,200	24,115,687	17,159,873	6,955,814	4,770,346	1,227,798	5,998,144	744,801		2,958,936
17.....	1861	2,118,000	26,670,397	18,278,402	8,391,995	4,913,391	1,379,025	6,292,416	792,100		3,638,481
18.....	1862	2,310,000	30,123,322	23,791,459	6,331,873	5,744,448	1,608,043	7,442,491	871,867		3,759,153
22.....	1863	2,653,500	37,838,190	28,655,154	9,173,036	8,503,969	2,121,017	10,624,986	1,935,011		5,704,043
27.....	1864	3,134,200	49,027,297	34,718,231	14,309,066	13,181,974	2,981,164	16,163,138	2,999,142		7,021,649
30.....	1865	3,498,200	64,232,123	46,341,499	17,890,624	21,598,317	3,288,703	24,887,020	4,025,619		10,595,355
39.....	1866	4,790,600	91,527,028	65,588,523	25,938,505	35,825,006	4,589,660	40,375,666	6,770,335		17,176,666
43.....	1867	5,577,600	125,548,951	88,597,422	36,951,599	50,385,146	6,092,851	56,481,997	9,480,443		26,325,213
53.....	1868	8,387,768	175,222,330	135,806,958	39,455,372	70,835,325	9,546,833	77,382,158	13,769,689		40,959,021
70.....	1869	9,676,364	229,097,425	180,932,859	48,164,566	86,053,155	12,454,164	98,507,319	17,278,478		54,471,576
71.....	1870	10,519,484	269,520,441	211,660,792	48,359,739	90,228,426	14,727,882	105,026,148	18,349,431		67,876,840
68.....	1871	10,868,359	324,558,199	254,551,781	48,006,418	96,710,877	16,779,685	113,490,562	20,242,707		77,536,280
59.....	1872	9,667,416	335,168,543	288,327,107	46,841,436	96,602,683	20,793,346	117,396,029	18,006,861		78,207,257
56.....	1873	9,313,456	360,140,684	311,550,028	48,589,756	96,000,089	22,396,413	118,396,502	17,208,906		84,501,446
45.....	1874	7,277,000	387,261,897	328,392,552	58,869,345	89,434,996	26,297,718	115,730,714	15,986,881		81,222,333
38.....	1875	5,746,700	403,142,982	342,320,953	60,812,029	83,788,511	24,856,573	108,645,084	14,128,594		79,924,466
34.....	1876	5,176,500	407,400,333	344,279,780	61,126,553	72,056,698	24,301,885	96,358,583	13,174,419		76,618,183
34.....	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,933,690	23,228,454	86,162,144	13,397,595		74,337,324
34.....	1878	4,950,500	404,079,145	339,585,627	64,493,518	57,226,335	23,228,604	80,454,999	10,992,051		72,128,070
34.....	1879	5,162,900	411,353,355	341,762,745	69,590,610	53,728,055	23,972,348	77,700,403	11,208,133		68,858,263
34.....	1880	5,100,500	428,332,871	355,805,039	72,526,922	53,972,388	23,431,057	77,403,445	12,951,312		66,377,859
30.....	1881	3,950,500	429,534,655	356,997,194	72,537,460	50,379,248	23,441,205	79,820,513	13,086,414		65,424,087
30.....	1882	3,534,087	449,602,347	372,950,956	76,751,391	60,504,274	24,565,860	85,070,134	13,338,788		66,242,344
29.....	1883	4,290,500	471,805,980	391,597,827	80,208,093	67,321,119	25,200,644	92,521,763	15,995,264		71,743,588
29.....	1884	4,290,500	491,487,719	409,676,528	81,811,191	72,016,264	24,958,112	96,974,376	18,153,435		76,632,908
29.....	1885	4,290,500	523,664,678	430,015,191	92,749,487	78,513,171	27,014,693	105,527,864	19,040,797		82,359,549
29.....	1886	4,290,500	560,125,360	458,862,932	101,262,427	88,776,914	28,174,401	116,951,315	21,066,540		82,319,006
29.....	1887	4,558,500	595,679,478	493,251,812	72,427,666	100,584,162	29,173,564	130,657,586	25,091,101		93,447,289
Aggregates 29 years.....						\$1,679,588,942	\$473,154,942	\$2,153,643,884	\$349,242,221		\$1,534,979,308

* Liabilities at 4 per cent, instead of 4 1/4 per cent as in previous years.

PAYMENTS MADE AND POLICIES ISSUED.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	PAYMENTS TO POLICYHOLDERS.				Total Dividends to Stock- holders.	POLICIES ISSUED DURING THE YEAR.		POLICIES IN FORCE AT END OF YEAR.	
		Total Pay- ments for Lapsed, Surren- dered and Pur- chased Policies.	Total Dividends to Policy- holders.	Total Pay- ments to Policyholders.	Number.		Amount of Insurance.	Number.	Amount of Insurance.	
14.....	1859	\$1,310,616	\$416,724	\$1,856,790	\$14,116	9,261	\$30,058,408	49,608	\$14,497,978	
17.....	1860	1,360,000	497,848	2,101,802	62,333	12,039	35,589,934	50,046	153,793,455	
18.....	1861	1,474,005	637,522	2,776,858	69,513	9,563	24,978,444	57,202	164,256,052	
17.....	1862	1,705,610	468,235	2,801,419	85,867	17,430	43,471,129	64,252	183,962,577	
22.....	1863	2,305,829	361,830	3,669,661	120,371	35,224	80,812,093	98,095	267,658,677	
27.....	1864	3,136,559	497,754	4,581,593	141,182	59,198	155,803,897	146,729	395,793,058	
30.....	1865	4,125,442	691,382	6,224,030	177,700	88,261	243,427,057	209,392	580,882,253	
39.....	1866	6,428,472	1,220,856	10,187,865	218,586	134,300	404,510,474	395,390	895,105,877	
43.....	1867	8,253,003	2,007,782	16,504,409	340,361	158,605	471,611,744	401,140	1,101,729,776	
55.....	1868	11,058,686	6,183,624	27,599,084	640,248	201,922	579,657,371	537,594	1,598,984,685	
70.....	1869	15,694,831	15,733,862	36,575,593	617,505	231,269	614,766,420	656,572	1,836,617,819	
71.....	1870	19,522,712	15,809,988	44,940,257	578,152	237,180	587,866,236	747,807	2,023,884,985	
68.....	1871	28,773,041	14,624,608	56,661,030	538,068	209,753	488,655,022	785,360	2,101,461,834	
59.....	1872	25,672,380	20,077,999	59,672,388	580,088	201,360	489,924,857	804,444	2,114,742,591	
36.....	1873	27,232,435	22,936,235	66,840,264	452,976	199,050	465,614,001	817,081	2,086,027,178	
50.....	1874	25,797,860	16,617,018	64,868,833	376,619	144,783	351,863,670	799,534	1,997,236,290	
45.....	1875	27,174,631	17,900,605	65,489,810	364,062	133,095	295,276,337	774,625	1,922,043,146	
38.....	1876	25,567,850	21,354,376	63,109,354	334,410	99,936	232,665,489	706,179	1,735,995,100	
31.....	1877	26,103,286	19,152,318	60,662,974	316,785	81,009	178,283,617	633,096	1,556,105,223	
34.....	1878	29,153,226	17,095,394	60,886,669	249,359	67,040	156,502,129	612,843	1,486,921,223	
34.....	1879	31,684,522	12,207,823	57,371,958	278,272	67,399	167,865,390	595,488	1,439,961,105	
34.....	1880	30,034,174	9,993,026	53,127,104	339,355	72,207	148,596,335	608,681	1,475,994,672	
30.....	1881	31,068,144	8,947,354	52,144,649	350,929	80,929	222,582,483	627,385	1,540,086,680	
30.....	1882	29,826,874	9,255,077	52,637,056	266,500	91,045	257,517,216	661,458	1,637,628,872	
29.....	1883	33,894,306	8,837,857	56,149,627	298,697	110,322	308,064,893	705,659	1,763,730,015	
29.....	1884	35,622,544	9,593,530	58,149,572	329,091	127,965	321,310,170	759,713	1,870,745,581	
29.....	1885	38,624,822	9,630,269	61,218,751	325,531	156,212	378,214,523	814,691	2,003,517,488	
29.....	1886	38,270,390	9,433,376	60,928,054	324,501	151,102	448,514,242	846,481	2,222,413,060	
29.....	1887	42,827,054	10,413,879	68,003,557	322,632	274,065	531,170,783	999,853	2,474,507,180	
Aggregates 29 years.....	....	\$603,683,467	\$316,352,719	1,176,857,796	\$9,204,821	3,361,682	\$8,730,100,664	.....	.....

FINANCIAL STANDING AND BUSINESS IN 1887 OF FORTY LIFE COMPANIES.

NAME AND LOCATION OF COMPANY.	Gross Assets Jan. 1, 1888.	SURPLUS AT 4 PER CENT.		Premiums Received in 1887.	Total Income in 1887.	Total Payments to Policyholders.	Total Disbursements in 1887.	Insurance Written in 1887.	Whole Amount in Force Jan. 1, 1888.
		Jan. 1, 1887.	Jan. 1, 1888.						
Aetna, Hartford.....	\$ 39,553,921	\$ 5,599,605	\$ 5,662,731	\$ 3,201,345	\$ 4,839,713	\$ 3,025,659	\$ 3,881,865	\$ 14,486,886	\$ 97,372,334
American, Philadelphia.....	2,135,219	a 591,102	a 612,809	85,211	257,453	207,453	310,152	148,595	3,890,265
Berkshire, Fitchfield.....	3,917,807	447,472	470,887	753,365	939,638	698,163	877,217	5,146,376	19,657,393
Brooklyn, New York.....	1,614,227	a 256,241	164,899	187,895	280,435	165,817	252,120	692,834	5,672,760
Connecticut General, Hartford.....	1,695,257	393,240	420,241	201,026	292,826	117,572	201,178	1,431,151	7,291,778
Connecticut Mutual, Hartford.....	56,643,498	4,102,182	5,593,108	4,422,465	7,465,362	5,414,391	6,407,984	9,399,874	150,992,498
Covenant Mutual, St. Louis.....	397,739	a 48,323	50,212	28,233	90,212	31,000	49,342	142,820	1,397,095
Equitable, Des Moines.....	620,342	159,884	168,023	69,500	110,881	57,286	84,105	371,912	2,202,592
Equitable, New York.....	84,004,972	15,285,506	17,718,618	19,115,775	23,240,849	10,062,510	14,139,154	138,023,105	483,090,562
Germania, New York.....	13,073,247	1,097,702	1,251,519	1,780,775	2,422,237	1,302,161	1,700,818	5,444,595	44,891,240
German Mutual, St. Louis.....	409,522	a 106,465	a 111,517	9,099	35,593	30,867	39,119	9,111	761,593
Hartford Life and Annuity, Hartford.....	1,596,604	255,862	321,056	931,620	979,499	659,961	875,281	10,320,500	58,105,515
Home, Brooklyn.....	6,117,813	1,328,958	1,332,643	756,817	1,053,648	559,369	797,486	5,211,041	21,756,596
Imperial, Detroit.....	137,323	119,722	123,545	48,819	52,865	21,157	56,162	2,262,500	3,418,000
John Hancock, Boston.....	3,071,495	258,749	236,009	1,031,845	1,197,978	475,372	1,011,934	14,486,239	22,936,204
Manhattan, New York.....	11,433,196	1,624,198	1,602,030	1,264,397	1,838,185	1,282,514	1,735,649	7,691,774	39,018,611
Maryland, Baltimore.....	1,315,795	268,293	253,146	115,540	175,865	103,577	150,347	632,695	4,360,328
Massachusetts Mutual, Springfield.....	9,012,379	617,795	681,514	1,434,458	1,851,944	1,015,234	1,449,988	10,060,193	45,351,769
Metropolitan, New York.....	4,097,024	777,478	863,392	5,618,767	5,899,715	2,194,008	84,194,218	84,194,218	152,031,777
Michigan Mutual, Detroit.....	1,996,186	a 395,226	a 312,378	596,560	705,517	256,387	479,406	4,855,758	18,078,156
Mutual Life of Kentucky, Louisville \$.....	1,395,622	11,361,149	a 188,082	305,809	384,828	214,058	331,143	2,430,523	9,145,717
Mutual, New York.....	118,446,628	7,760,834	6,498,277	17,110,902	23,119,922	14,128,424	17,777,938	69,041,110	427,553,359
Mutual Benefit, Newark.....	42,111,233	3,185,991	3,277,168	4,868,237	7,004,666	4,720,176	5,715,597	16,078,824	17,189,403
National, Montpelier.....	4,425,414	689,674	797,856	954,395	1,187,448	445,240	670,479	8,226,779	24,922,324
New England Mutual, Boston.....	19,056,940	2,677,114	2,585,857	2,337,007	3,379,913	2,055,847	2,505,744	7,967,623	69,754,124
New York, New York.....	82,677,147	11,361,149	12,017,586	17,826,802	21,590,825	9,535,211	13,825,535	106,749,205	358,935,536
Northwestern Mutual, Milwaukee.....	28,838,019	4,337,762	4,098,889	5,220,953	6,860,119	3,347,800	4,771,692	35,566,841	127,615,393
Pacific Mutual, San Francisco.....	1,687,814	58,240	112,844	330,593	470,123	227,508	310,118	1,392,000	6,429,794
Penn Mutual, Philadelphia.....	12,581,259	1,491,760	1,837,356	2,341,497	3,000,271	1,313,134	1,851,882	12,734,177	61,018,805
Phoenix Mutual, Hartford.....	10,489,688	1,111,166	1,208,118	691,031	1,399,582	1,015,389	1,398,345	1,777,005	25,267,687
Provident Life and Trust, Philadelphia.....	13,466,760	2,022,438	2,180,774	2,231,181	2,766,986	994,068	1,322,509	10,120,783	57,137,653
Provident Savings, New York.....	392,238	148,179	197,593	969,417	1,022,314	693,428	917,285	15,717,200	46,855,501

	Prudential, Newark.....	State Mutual, Worcester.....	Travelers, Hartford.....	Union Central, Cincinnati.....	Union Mutual, Portland.....	United States, New York.....	Vermont, Burlington.....	Washington, New York.....	Aggregates year ending Dec. 31, 1887.....	Aggregates year ending Dec. 31, 1886.....	Gained during the year.....
	2,012,399	4,088,170	9,534,249	3,810,612	6,017,802	5,717,715	333,861	8,808,383	613,205,591	573,444,238	39,761,343
	405,837	934,773	2,135,971	337,771	380,447	652,341	95,121	597,321	78,491,695	4,363,104	74,128,591
	530,335	794,702	2,536,816	395,481	299,156	630,999	83,693	593,776	106,070,599	93,394,766	12,675,810
	2,042,257	868,116	1,099,489	1,169,399	688,327	745,459	31,710	1,654,211	136,884,071	122,090,261	14,793,790
	3,013,351	1,101,240	1,509,503	1,364,953	984,875	1,093,459	70,534	2,075,031	70,759,637	63,229,018	7,529,019
	853,913	490,975	448,501	298,554	743,633	524,730	23,071	1,088,000	98,671,889	86,632,078	12,039,811
	2,532,495	684,454	726,277	794,900	1,030,985	869,555	57,094	1,501,302	709,488,210	602,003,834	107,484,376
	60,891,194	4,246,317	7,040,124	14,024,902	4,933,215	5,241,120	453,006	8,298,275	2,837,026,053	2,532,812,587	305,113,466
	2,532,495	684,454	726,277	794,900	1,030,985	869,555	57,094	1,501,302	709,488,210	602,003,834	107,484,376
	2,532,495	684,454	726,277	794,900	1,030,985	869,555	57,094	1,501,302	709,488,210	602,003,834	107,484,376

a Reserve computed at $\frac{1}{4}\%$ per

only at the aortic orifice that the anaemic murmur was produced

only at the aortic orifice he regarded as faulty.

The mechanism of the anaemic murmur, however, has received so many

different explanations that its etiology is all the more obscure. Everyone

knows that a loud, marked murmur often has little significance, while a

soft short murmur may be indicative of grave pathological changes. In-

deed, as Sir Andrew Clark pointed out last year, many patients go about

entirely unsuspecting a decidedly serious cardiac disease which had caused

them no inconvenience. Also, how often do autopsies show extensive

changes in the heart, when no suspicion or discomfort had been experienced

during life. The presystolic murmur has caused much discussion of late,

and particularly at the Medical Society of London in November, 1887,

when Dr. J. S. Bristowe read his important paper.

The conclusion of the whole matter is that while careful auscultation and

percussion are undoubtedly of valuable assistance, still other organs must

also be considered. It is astonishing how often a systolic heard at the apex

is interpreted to mean a mitral regurgitation without further examination.

Fortunately, for all these conditions treatment varies little, so that a mis-

taken diagnosis is not necessarily fatal.—*Maryland Medical Journal*.

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HEART MURMURS.

When auscultation and percussion were first practiced much uncertainty in regard to the diseases of the heart was cleared up. The heart sounds were studied, the areas of the cardiac orifices were marked out, and the points where these sounds were heard with the greatest intensity were defined. Thus it was thought that murmurs occurring before, instead of, or after one of the normal sounds could be detected at once and the diagnosis would follow. Unfortunately, so many exceptions to this scheme have followed that diagnosticians seem to lay less stress on these murmurs and more stress on other symptoms of cardiac derangement.

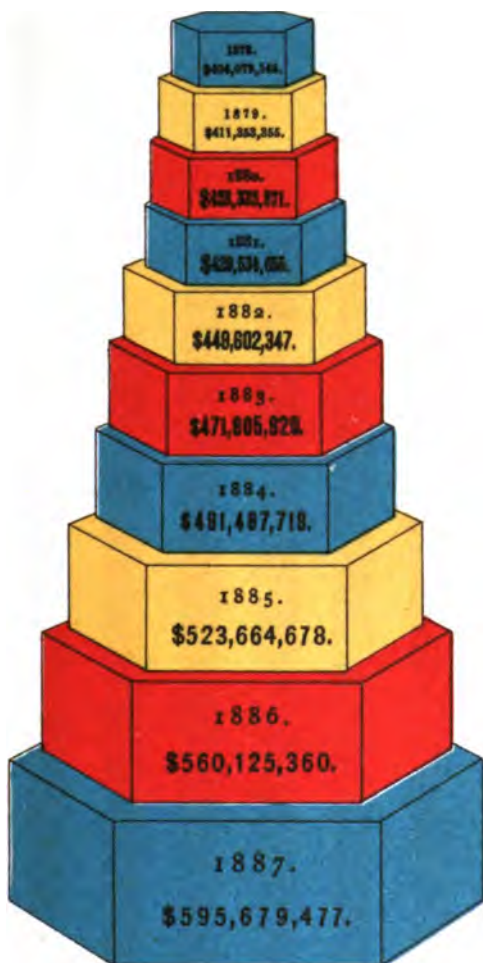
Dr. Berthold Siller, in *The Wiener Klinik*, is of the opinion that percussion of the heart, congestion of the liver, lungs, etc., are far more important in diagnosing a heart trouble than murmurs which may be found. Dr. A. L. Loomis also, at a recent meeting of the New York Academy of Medicine, expressed the opinion that the more one studied cardiac murmurs the less reliance would be placed on them as positive indications of any cardiac disease which prejudiced life seriously. He thought that the presence of a cardiac murmur in itself could never be accepted as a positive sign of car-

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES.

The following is a summary analysis and classification of the various items comprising the gross assets of life insurance companies reporting to the Insurance Department of New York State, for the year ending December 31, 1887:

NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Gross Assets.
NEW YORK STATE COMPANIES.										
Brooklyn.....	\$ 314,400	\$ 597,279	\$ 108,000	\$ 329,286	\$ 3,500	\$ 147,224	\$ 96,373	\$ 29,445	\$ 12,477	\$ 1,607,984
Equitable.....	20,945,924	23,548,376	643,238	27,395,082	597,000	.....	7,657,967	1,495,733	812,322	82,975,682
Germania.....	1,242,278	7,222,547	865,335	3,062,169	.....	168,541	193,991	251,261	67,125	13,073,247
Home.....	101,578	925,350	1,538,500	1,862,787	698,950	645,243	82,447	133,287	32,707	6,110,909
Manhattan.....	550,403	3,546,402	690,000	1,477,125	3,523,563	976,429	411,126	106,019	121,239	11,433,197
Metropolitan.....	363,000	2,311,800	227,329	1,450,265	95,000	140,687	29,334	130,725	48,889	4,907,024
Mutual.....	10,644,073	49,615,268	2,841,500	40,598,378	9,515,100	.....	2,619,393	1,440,694	1,000,391	118,274,967
New York.....	6,867,093	15,969,373	927,587	51,328,227	1,867,500	388,799	3,032,500	1,610,797	488,478	82,556,354
Provident Savings Life Association.....	115,000	108,375	38,010	31,100	739	739	67,348	4,745	1,885	368,102
United States.....	102,200	2,749,950	108,375	2,213,602	138,862	142,075	79,203	134,251	65,576	5,681,494
Washington.....	568,132	6,791,999	156,250	671,000	200,418	.....	106,204	237,314	76,162	8,807,479
Totals.....	41,809,081	113,374,244	8,201,889	130,395,926	16,580,993	2,609,737	14,381,856	5,665,371	2,727,342	335,746,439
COMPANIES OF OTHER STATES.										
Ætna, Connecticut.....	403,494	15,871,829	1,099,800	8,806,669	720,321	1,840,841	3,111,172	170,268	526,904	32,550,688
Berkshire, Massachusetts.....	411,239	2,174,127	315,000	466,990	183,634	139,751	104,987	67,217	39,927	3,902,872
Connecticut General, Connecticut.....	171,367	1,042,107	.....	270,022	25,698	84,666	53,597	34,901	27,510	1,692,738
Connecticut Mutual, Connecticut.....	9,790,115	32,844,664	126,000	9,456,950	393,933	2,102,949	768,857	87,573	1,036,080	56,697,121
Imperial, Michigan.....	.....	99,072	.....	1,080	.....	.....	27,415	3,817	2,795	134,089
John Hancock, Massachusetts.....	186,031	1,461,870	.....	1,054,145	17,300	159,839	98,962	52,610	45,409	3,070,226
Massachusetts Mutual, Massachusetts.....	780,525	3,346,719	108,750	3,830,487	484,142	774,049	253,210	275,269	158,659	9,012,379
Mutual Benefit, New Jersey.....	1,481,422	19,959,583	772,650	9,695,056	3,515,900	4,893,801	863,637	324,908	684,645	42,110,662
National, Vermont.....	203,008	1,774,071	300,000	1,544,203	54,000	193,664	191,900	74,397	70,102	4,405,315
New England Mutual, Massachusetts.....	1,626,959	2,830,750	202,545	10,221,712	1,574,047	927,155	656,800	131,028	904,261	19,028,247
Northwestern Mutual, Wisconsin.....	1,320,531	24,211,456	136,100	470,597	.....	857,535	837,831	570,982	431,374	28,836,356
Penn Mutual, Pennsylvania.....	764,927	3,454,253	62,500	5,363,021	1,366,136	874,799	172,202	259,734	76,459	12,519,093
Phoenix Mutual, Connecticut.....	1,096,219	6,818,596	244,110	879,999	.....	1,066,266	186,568	35,614	163,016	10,486,688
Provident Life and Trust, Pennsylvania.....	915,500	6,895,271	270,000	4,456,971	140,326	40,746	162,643	451,881	133,427	13,466,769
State Mutual, Massachusetts.....	86,000	784,334	359,600	2,804,546	132,450	254,367	135,373	.....	51,500	4,668,170
Travelers, Connecticut.....	701,322	3,622,566	.....	2,418,952	193,155	94,156	410,531	193,713	81,113	7,715,518
Union Central, Ohio.....	231,865	6,641,268	12,650	.....	.....	579,175	32,451	212,876	58,299	3,768,585
Union Mutual, Maine.....	1,361,273	1,069,665	63,500	2,471,417	219,327	546,452	114,330	199,469	59,089	6,014,593
Total life insur. companies of other States.....	21,555,927	129,902,242	4,075,205	65,032,931	8,959,669	15,450,811	8,129,528	3,056,526	3,799,900	259,933,039
Totals N. Y. State life insurance companies.....	41,809,081	113,374,244	8,201,889	130,395,926	16,580,993	2,609,737	14,381,856	5,665,371	2,727,342	335,746,439
Aggregates.....	63,365,008	243,276,486	12,277,094	195,428,857	25,540,962	18,060,548	22,511,384	8,721,897	6,497,242	595,679,478

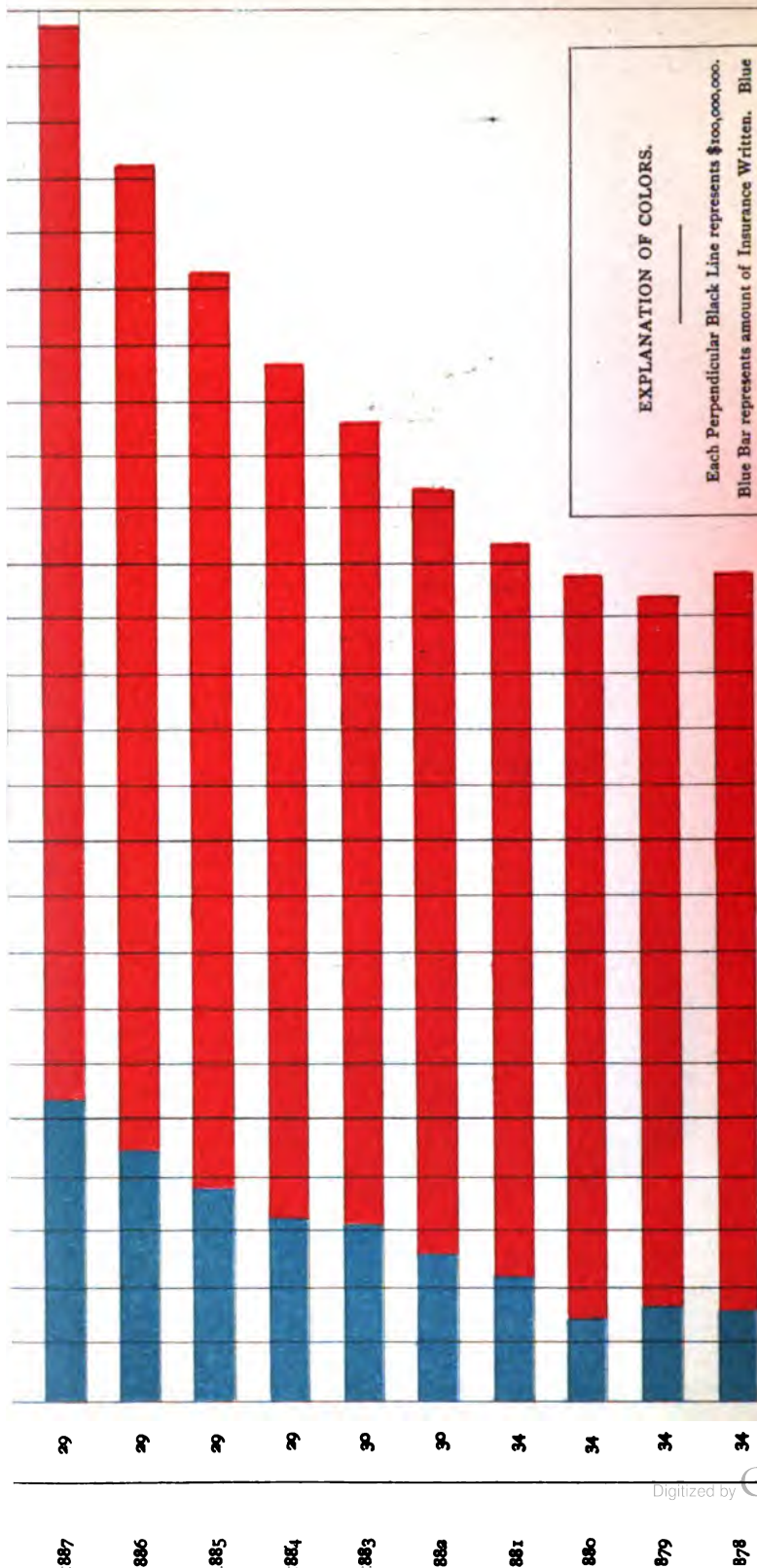
LIFE INSURANCE ASSETS.



GRAPHICAL EXHIBIT OF THE GROWTH OF ASSETS IN TEN YEARS.

Showing Increase by Companies doing business in the State of New York.

GRAPHICAL EXHIBIT OF INSURANCE WRITTEN AND INSURANCE IN FORCE.



EXPLANATION OF COLORS.

Each Perpendicular Black Line represents \$100,000,000.
 Blue Bar represents amount of Insurance Written. Blue
 and Red Bar Combined represent Insurance in Force.

LIFE INSURANCE PAYMENTS.



GRAPHICAL EXHIBIT OF LIFE INSURANCE PAYMENTS.

Showing Premiums Received, Payments to Policyholders, and Taxes and Expenses of Companies doing business in New York in 1887.

The full size of Circle represents Total Premiums Received. The Red represents the Proportion Returned to Policyholders. The Blue indicates the Proportion Expended for Taxes and Expenses.

LIFE INSURANCE SURPLUS.



SURPLUS ACCUMULATED ON $4\frac{1}{2}$ PER CENT BASIS.



SURPLUS CALCULATED ON 4 PER CENT BASIS.

GRAPHICAL EXHIBIT OF GROWTH OF SURPLUS IN TEN YEARS.

Showing Surplus to Policyholders accumulated by Companies doing business in New York State.

LIFE INSURANCE PREMIUMS AND RESERVES.

BY SHEPPARD HOMANS, CONSULTING ACTUARY.

The basis of every sound system of life insurance is the **MORTALITY TABLE**. While nothing is more uncertain than the duration of an individual life, the rates of mortality, or, in other words, the probabilities of living and dying in any one year at each age among a large number of persons similarly situated as regards family history, climatic influences, etc., can be predicted with almost mathematical precision. The rates of mortality among insured lives at the several ages have been carefully ascertained by observations among a vast number of persons insured in British and American companies. These results are embodied in three mortality tables of standard authority, viz:

The **ACTUARIES, or COMBINED EXPERIENCE TABLE**, deduced from the mortuary statistics of seventeen British companies, and published in 1837.

The **NEW ACTUARIES or HM. TABLE**, deduced from the later experience of twenty British companies, and published in 1869.

The **AMERICAN EXPERIENCE TABLE**, deduced chiefly from the mortuary statistics of the Mutual Life Insurance Company of New York.

Of these the last named table, confirmed, as it has been in a remarkable degree, by the experience of other American companies, is by far the best index of the rates of mortality which may be expected to prevail among insured lives in the United States. This table has been adopted by nearly all American companies as a basis for premiums and reserves, and by many States as a standard of valuation for contingent insurance liabilities.

These tables do not differ materially from each other, and either would be a safe basis for the transactions of American life insurance companies. Their teachings have all the force of natural laws, and these teachings cannot be disregarded or violated with impunity.

Columns (1) and (2) of the following Table No. 1, show respectively the numbers living and dying at each successive age out of 100,000 persons starting at the age of ten years. Column (3) shows for each age the rate of mortality, or probability of dying within one year. This is also the cost, without interest, to insure one dollar, or unity, payable in case of death within the year, and is found for any age by dividing the number of deaths by the number living. For instance, at age 40 dividing 765, the number dying, by 78,106, the number living, we have .009794 as the rate of mortality or probability of dying within one year, at that age. Column (4) gives for each age the probability of surviving through one year. This is also the cost, without interest, to provide one dollar, or unity, at the end of one year payable in case of surviving to the end of the year. This is found by dividing the number living at the next higher age, or one year older, by the number living at the age indicated. Thus for age 40, the probability of surviving through one year is found by dividing 77,341, the number living at age 41, by 78,106, the number living at age 40, and is represented by the fraction .990206. This also is the value, without interest, of one dollar, or unity, payable in case a person now aged 40 is alive at the end of one year.

As it is certain that every individual will be either alive or dead at the end of the year, the probabilities of dying and of living in one year at age 40 may be represented as follows:

Probability of dying in one year.....	.009794
Probability of living through one year.....	.990206
Certainty of living or dying in one year.....	1.000000

Column (5) gives the cost, in advance, for each age to secure \$1000 payable at the end of the year in case of death within the year, assuming interest at four per cent per annum. Thus, for age 40, the sum of \$9.42 paid in advance is the net cost to secure \$1000 payable at the end of the year provided death should occur within the year. Similarly at age 50, the cost to insure \$1000 for one year is \$13.25. At age 60, \$25.67; at age 70, \$59.61, etc. This cost of insurance for one year is, of course, independent of the form of policy contract, and in general increases each year as a man grows older. These yearly increasing costs of insurance are called natural premiums.

It may be laid down as a fundamental principle that every life insurance company must collect each year, in some way, either by direct payments, or partly from an accumulated fund and partly by direct payments, the cost, according to these natural premiums, to cover the

TABLE NO. I.

AGE. <i>x</i>	Number Living at Each Age. l_x	Number Dying at Each Age. d_x	Probability of Dying at Each Age. Which is Also the Cost to Insure \$1.00 for One Year, at Each Age. $\frac{d_x}{l_x}$	Probability of Living Through the Year at Each Age. $1 - \frac{d_x}{l_x}$	Cost to Insure \$1,000 Payable in case of Death. Am. Exp. $\frac{1}{x}$.	
					For One Year Only, at Age. x	Equal Yearly Premiums Dur- ing Remain- der of Life.
10	100,000	749	.007490	.992510	7.80	10.53
11	99,250	746	.007516	.992484	7.23	10.70
12	98,505	743	.007543	.992457	7.25	10.88
13	97,762	740	.007569	.992431	7.28	11.06
14	97,022	737	.007596	.992404	7.30	11.26
15	96,285	735	.007634	.992366	7.34	11.47
16	95,550	732	.007661	.992339	7.37	11.69
17	94,818	729	.007688	.992312	7.39	11.91
18	94,089	727	.007727	.992273	7.43	12.15
19	93,362	725	.007765	.992235	7.47	12.40
20	92,637	723	.007805	.992195	7.51	12.67
21	91,914	722	.007855	.992145	7.55	12.95
22	91,192	721	.007906	.992094	7.60	13.24
23	90,471	720	.007958	.992042	7.65	13.55
24	89,751	719	.008011	.991989	7.70	13.87
25	89,032	718	.008065	.991935	7.75	14.21
26	88,314	718	.008130	.991870	7.82	14.57
27	87,596	718	.008197	.991803	7.88	14.95
28	86,878	718	.008264	.991736	7.95	15.35
29	86,160	719	.008345	.991655	8.02	15.77
30	85,441	720	.008427	.991573	8.10	16.21
31	84,721	721	.008510	.991490	8.18	16.68
32	84,000	723	.008607	.991393	8.28	17.18
33	83,277	726	.008718	.991282	8.38	17.70
34	82,551	729	.008831	.991169	8.49	18.26
35	81,822	732	.008946	.991054	8.60	18.84
36	81,090	737	.009069	.990911	8.74	19.46
37	80,353	742	.009234	.990766	8.88	20.12
38	79,611	749	.009408	.990592	9.05	20.82
39	78,862	756	.009586	.990414	9.22	21.57
40	78,106	765	.009794	.990206	9.42	22.35
41	77,341	774	.010008	.989992	9.62	23.19
42	76,567	785	.010252	.989748	9.86	24.08
43	75,782	797	.010517	.989483	10.11	25.03
44	74,985	812	.010829	.989171	10.41	26.04
45	74,173	828	.011163	.988837	10.73	27.12
46	73,345	848	.011562	.988438	11.12	28.27
47	72,497	870	.012000	.988000	11.54	29.50
48	71,627	896	.012509	.987491	12.03	30.81
49	70,731	927	.013106	.986894	12.60	32.21
50	69,804	962	.013781	.986219	13.25	33.70
51	68,842	1,001	.014541	.985459	13.98	35.29
52	67,841	1,044	.015389	.984611	14.80	36.98
53	66,797	1,091	.016333	.983667	15.71	38.79
54	65,706	1,143	.017396	.982604	16.73	40.73
55	64,563	1,199	.018571	.981429	17.86	42.79
56	63,364	1,260	.019885	.980115	19.12	45.00
57	62,104	1,325	.021335	.978665	20.52	47.35
58	60,779	1,394	.022936	.977064	22.00	49.87
59	59,385	1,468	.024720	.975280	23.77	52.57
60	57,917	1,546	.026693	.973307	25.67	55.45
61	56,371	1,628	.028880	.971120	27.77	58.54
62	54,743	1,713	.031292	.968708	30.09	61.84
63	53,030	1,800	.033943	.966057	31.90	65.39
64	51,230	1,889	.036873	.963127	33.45	69.18
65	49,341	1,980	.040129	.959871	38.59	73.25
66	47,361	2,070	.043707	.956293	42.03	77.61
67	45,291	2,158	.047647	.952353	45.82	82.28
68	43,133	2,243	.052002	.947998	50.00	87.29
69	40,890	2,321	.056762	.943238	54.58	92.65
70	38,569	2,391	.061993	.938007	59.61	98.39
71	36,178	2,448	.067665	.932335	65.06	104.54

TABLE NO. 1.—Continued.

AGE. <i>x</i>	Number Living at Each Age. l_x	Number Dying at Each Age. d_x	Probability of Dying at Each Age, Which is Also the Cost to Insure \$1.00 for One Year, at Each Age. $\frac{d_x}{l_x}$	Probability of Living Through the Year at Each Age. $1 - \frac{d_x}{l_x}$	Cost to Insure \$1,000 Payable in case of Death. Am. Exp. $\frac{1}{x}$	
					For One Year Only, at Age. $\frac{1}{x}$	Equal Yearly Premiums Dur- ing Remain- der of Life.
	(1)	(2)	(3)	(4)	(5)	(6)
72	33,730	2,487	.073733	.926267	70.90	111.13
73	31,243	2,505	.080178	.919822	77.09	118.21
74	28,738	2,501	.087028	.912972	83.68	125.85
75	26,237	2,476	.094371	.905629	90.74	134.14
76	23,761	2,431	.102311	.897689	98.38	143.19
77	21,330	2,369	.111064	.888936	106.79	153.14
78	18,961	2,291	.120827	.879173	116.18	164.12
79	16,670	2,196	.131734	.868266	126.67	176.30
80	14,474	2,091	.144466	.855534	138.91	189.87
81	12,383	1,964	.158605	.841395	152.50	204.95
82	10,419	1,816	.174297	.825703	167.59	221.82
83	8,603	1,648	.191561	.808439	184.19	240.90
84	6,955	1,470	.211359	.788641	203.23	262.89
85	5,485	1,292	.235552	.764448	226.49	288.62
86	4,193	1,114	.265681	.734319	255.46	318.82
87	3,079	933	.303020	.696980	291.37	354.03
88	2,146	744	.346692	.653308	334.13	394.52
89	1,402	555	.395863	.604137	380.64	441.22
90	847	385	.454545	.545455	437.06	497.08
91	462	246	.532466	.467534	511.99	566.28
92	216	137	.634259	.365741	609.87	649.34
93	79	58	.734177	.265823	705.94	736.31
94	21	18	.857143	.142857	824.18	840.77
95	3	3	1.000000	0.000000	961.54	961.54

insurance for the year of the net amount at risk on each and every policy in force, based upon the actual age attained, regardless of the age at entry, the form of policy contract, or the scale of premium payments.

These natural premiums, or cost of insurance for each separate year, constitute the basis of all sound life insurance. Theoretically, the receipt each year of the natural premium or yearly cost of insuring the net amount at risk, based always upon the actual age attained, will enable any company to meet all its insurance obligations at maturity on each and every policy in force. Practically, it is necessary to add, under any form of policy contract, a margin for necessary expenses, and a further margin to guard against adverse contingencies, such as epidemics, undue withdrawal of sound lives, etc. But it cannot be too clearly stated that natural premium payments, properly loaded, are not only sufficient, but are all-sufficient to meet all the insurance obligations of any company, no matter what may be the forms of its policy contracts or the methods of its premium adjustments. In fact, any payment in excess of the natural premium applied to the net amount at risk and to the actual age attained is outside of, and independent of, insurance, and should go to expenses, contingent fund, investment or surplus. The natural premium in any year pays for the entire insurance during that year, under any and every form of policy contract in any and every company.

Column (6) gives for each age the level or uniform premiums, to continue unchanged through the remainder of life, as the consideration for securing \$1000 payable at the end of the year when death occurs. For instance, at age 40 the payment of \$22.35 annually in advance is the net premium at that age to secure \$1000, payable at the end of the year when death occurs. These level premiums are the commuted equivalents of the natural, or increasing premiums, as shown in column (5).

We will now examine the principles upon which these level premiums are determined.

The first step is to ascertain the net single premium or amount to be paid down in one sum to secure \$1000 payable at death, whenever that event shall happen. It is manifest that this single premium is the sum total of the separate costs of insuring one dollar, or unity, in each successive year, discounted at the rate of interest assumed to the present date or age. As we

have seen, the net cost without interest at age 40 to secure \$1000, payable at the end of one year in case of death during the first year, is .009794. To find its net present value, paid down, we must discount this cost for one year at the rate of interest assumed. The present value of one dollar, payable certain at the end of one year, at 4 per cent interest, is .961538. The net present value of one dollar, or unity, payable at the end of one year in case of death, on the basis of the American Table—4 per cent interest—is for age 40 years $.009794 \times .961538 = .0094177$. [See columns (1), (2) and (3), Table No. 2.] In the same way the net present value of one dollar, or unity, payable at the end of two years, provided a person now aged 40 should die in the second year, or between ages 41 and 42, is found by dividing 774, the number dying, by 78,106, the number living at age 40, and discounting the quotient for two years. Thus, $\frac{774}{78106} = .009910$; this multiplied by .924556 = .0091620, and this is the cost at age 40 to secure one dollar, or unity, payable at the end of two years in case of death during the second year. Again, the net present value of one dollar, payable in case a man now aged 40 years should die in the eleventh year, or between ages 50 and 51, is .0080006. These separate values are shown in column No. 3 in Table No. 2. Their sum total is .3675747, and this is the net single premium paid down to secure one dollar, or unity, payable at the end of the year when a person now aged 40 years dies, whenever that event shall happen.

By a similar course of reasoning the net present value of one dollar, or unity, payable annually in advance during the remainder of life at any age, is the sum total of the present values of the separate chances of surviving during each successive year, discounted to the present date or age. Thus, for age 40 the present value of one dollar in advance is unity, or one dollar. The present value, without interest, of one dollar, payable in one year, or at age 41, is, as we have seen, .990206. This multiplied by .961538, the discount, gives .95212 as the present value of one dollar, payable at the end of one year, or at age 41, provided a person now aged 40 be then alive. The present value of one dollar, payable in ten years, or at age 50, provided a person now aged 40 be then alive, is $\frac{1}{1.04^10} = .693709$ multiplied by .675564 = .60376. These successive net present values are found in column (6). Their sum total is 16.44311, and this is the present value of one dollar per annum in advance during the lifetime of a person now aged 40 years upon the basis adopted.

As already shown, the net single premium at age 40 to secure one dollar, or unity, payable at the end of the year when death occurs, is .3675747. Proportionally, a net single premium of \$16.44311 would secure \$44 7341 payable at death. But \$16 44311 is also the net present value at age 40 of an annual premium of one dollar. Therefore, a net level or uniform premium of \$22.3543 would, at age 40, secure \$1000, payable at death. [See column (6), Table No. 1.]

Let us now suppose a company to consist of 10,000 persons, each aged 40 years, each insured for \$1000, or \$10,000,000 in all, and each paying the net annual premium of \$22.3543. The following table No. 3 has been prepared to show the progress of the fund each year until the last death claim has been paid at the age of 96 years, on the basis of the American Experience Table and 4 per cent interest. Column (1) shows the total premiums paid by those alive at the beginning of each successive year. Column (2) shows the fund at the beginning of each year just after the premiums have been paid. Column (3) shows the interest on the fund each year. Column (4) shows the death claims in each year. Column (5) shows the fund at the end of each successive year. Column (6) shows the share held for account of each survivor in each successive year (found by dividing the total fund by the number of persons surviving), and this is also the net reinsurance reserve upon each policy.

The functions of the reinsurance reserve will be made clearly apparent by a study of Table No. 4, which has been prepared to illustrate the appropriation each year of the component parts of an ordinary whole life level premium of \$313, paid annually in advance, to secure \$10,000 at the death of a man now aged 40 years (or, rather, at the end of the year when death occurs). Column (1) shows the net reserve at the end of each successive year. Column (2) shows the corresponding net amount at risk borne by the company during each successive year. This is always the difference between the face of the policy and the net reserve, which last, being in hand, is not subject to any insurance risks. Column (3) shows the net cost to insure \$10,000 during each separate year by the scale of natural premiums, as indicated in column (5), Table 1. Column (4) shows the cost to insure the net amount at risk at the successive ages indicated in the margins. Column (5) shows the deposit portion of the

TABLE NO. 2.

Age $x + n$	Probability that a Person now Aged x will Die During Year of Age $x + n$. $\frac{d_{x+n}}{l_x}$	Present Value of \$1.00, Payable Certain, at the end of n Years. $\frac{v^n}{1-i}$	Present Value of \$1.00, Payable in Case a Man now Aged x Dies at the Age of $x + n$ Years. $\frac{v^{x+n} \times d_{x+n}}{1-i}$	Probability that a Man now Aged x Years will be Alive at the Beginning of Age $x + n$. $\frac{l_{x+n}}{l_x}$	Present Value of \$1.00, Payable Certain n Years from Date. $\frac{v^n}{1-i}$	Present Value of \$1.00, Payable in n Years, Pro- vided a Man now Aged x Years be then Alive. $\frac{l_{x+n}}{l_x} \times \frac{v^n}{1-i}$	n
40	.009794	.961538	.0094177	1.000000*	1.000000	1.000000=	0
41	.009910	.924556	.0091620	.990206	.961538	.95212	1
42	.010050	.888096	.0089348	.980296	.924556	.90634	2
43	.010204	.854804	.0087225	.970246	.888096	.86254	3
44	.010396	.821927	.0085449	.960042	.854804	.82065	4
45	.010601	.790315	.0083781	.949645	.821927	.78054	5
46	.010857	.759918	.0082505	.939045	.790315	.74214	6
47	.011139	.730600	.0081389	.928187	.759918	.70535	7
48	.011471	.702587	.0080598	.917049	.730600	.67008	8
49	.011869	.675564	.0080179	.905577	.702587	.63625	9
50	.012317	.649581	.0080006	.893709	.675564	.60376	10
51	.012816	.624597	.0080048	.881392	.649581	.57254	11
52	.013366	.600574	.0080275	.868576	.624597	.54201	12
53	.013968	.577475	.0080663	.855212	.600574	.51362	13
54	.014634	.555265	.0081257	.841241	.577475	.48580	14
55	.015351	.533908	.0081960	.826606	.555265	.45899	15
56	.016122	.513373	.0082817	.811257	.533908	.43314	16
57	.016944	.493628	.0083740	.795125	.513373	.40820	17
58	.017828	.474642	.0084712	.778160	.493628	.38412	18
59	.018795	.456387	.0085778	.760313	.474642	.36088	19
60	.019794	.438834	.0086861	.741518	.456387	.33842	20
61	.020843	.421955	.0087950	.721724	.438834	.31672	21
62	.021932	.405726	.0088983	.700881	.421955	.29574	22
63	.023046	.390121	.0089960	.678949	.405726	.27547	23
64	.024185	.375117	.0090722	.655904	.390121	.25588	24
65	.025350	.360689	.0091435	.631718	.375117	.23697	25
66	.026552	.346817	.0091915	.606367	.360689	.21871	26
67	.027799	.333477	.0092131	.579866	.346817	.20111	27
68	.028762	.320651	.0092083	.552237	.333477	.18416	28
69	.029716	.308319	.0091620	.523519	.320651	.16787	29
70	.030612	.296460	.0090753	.493803	.308319	.15225	30
71	.031342	.285058	.0089343	.463191	.296460	.13732	31
72	.031814	.274094	.0087275	.431849	.285058	.12310	32
73	.032072	.263552	.0084526	.400008	.274094	.10964	33
74	.032021	.253415	.0081145	.367936	.263552	.09697	34
75	.031701	.243669	.0077244	.335915	.253415	.08513	35
76	.031124	.234297	.0072923	.303515	.243669	.07413	36
77	.030231	.225285	.0068330	.273090	.234297	.06398	37
78	.029032	.216621	.0063539	.242760	.225285	.05469	38
79	.028116	.208289	.0058562	.212342	.216621	.04623	39
80	.026771	.200278	.0053617	.185312	.208289	.03860	40
81	.025145	.192575	.0048424	.158541	.200278	.03175	41
82	.023250	.185168	.0043052	.133396	.192575	.02569	42
83	.021100	.178046	.0037567	.110145	.185168	.02040	43
84	.018821	.171198	.0032221	.089246	.178046	.01585	44
85	.016542	.164614	.0027230	.070225	.171198	.01202	45
86	.014263	.158283	.0022575	.053684	.164614	.00884	46
87	.011946	.152295	.0018180	.039421	.158283	.00624	47
88	.009526	.146341	.0013940	.027476	.152295	.00418	48
89	.007106	.140713	.0009999	.019950	.146341	.00263	49
90	.004920	.135301	.0006669	.010844	.140713	.00153	50
91	.003150	.130097	.0004097	.005915	.135301	.00080	51
92	.001754	.125093	.0002194	.002765	.130097	.00036	52
93	.000743	.120282	.0000893	.001011	.125093	.00013	53
94	.000230	.115656	.0000267	.000269	.120282	.00003	54
95	.000038	.112207	.0000043	.000038	.115656	.00000	55
Totals..	.....	.....	.3675747	.....	.....	16.44311	.....

TABLE NO. 3.
TEN THOUSAND PERSONS, AGED 40 YEARS, INSURED FOR \$1,000 EACH.

AGE. x	Premiums.	Fund at Beginning of Year.	Interest 4%.	Death Claims.	Fund at End of Year.	Share of Each Per- son in the Fund at End of Year or Net Reserve.
	(1)	(2)	(3)	(4)	(5)	(6)
40	\$1,746,030	\$1,746,030	\$69,840	\$765,000	\$1,050,870	13.59
41	1,728,930	2,779,800	111,190	774,000	2,116,990	27.65
42	1,711,630	3,828,620	153,140	785,000	3,196,760	42.18
43	1,694,080	4,890,840	195,630	797,000	4,289,470	57.20
44	1,676,260	5,965,730	238,630	812,000	5,392,360	72.70
45	1,658,110	7,050,470	282,020	828,000	6,504,490	88.68
46	1,639,600	8,144,090	325,760	848,000	7,621,850	105.13
47	1,620,640	9,242,490	369,700	870,000	8,742,190	122.05
48	1,601,190	10,343,380	413,740	896,000	9,861,120	139.42
49	1,581,170	11,442,290	457,690	927,000	10,972,980	157.19
50	1,560,440	12,533,420	501,340	962,000	12,072,760	175.37
51	1,538,940	13,611,700	544,470	1,001,000	13,155,170	193.91
52	1,516,560	14,671,730	586,870	1,044,000	14,214,600	212.80
53	1,493,220	15,707,820	628,310	1,091,000	15,245,130	232.02
54	1,468,830	16,713,960	668,560	1,143,000	16,239,520	251.53
55	1,443,290	17,682,810	707,310	1,199,000	17,191,120	271.30
56	1,416,480	18,607,600	744,300	1,260,000	18,091,900	291.31
57	1,388,310	19,480,210	779,210	1,325,000	18,934,420	311.52
58	1,358,680	20,293,100	811,720	1,394,000	19,710,820	331.91
59	1,327,520	21,038,340	841,530	1,468,000	20,411,870	352.43
60	1,294,710	21,706,580	868,260	1,546,000	21,028,840	373.04
61	1,260,150	22,288,990	891,560	1,628,000	21,552,550	393.70
62	1,223,750	22,776,300	911,050	1,713,000	21,974,350	414.37
63	1,185,450	23,159,800	926,390	1,800,000	22,286,190	435.01
64	1,145,210	23,431,400	937,260	1,889,000	22,479,660	455.59
65	1,102,480	23,582,140	943,280	1,980,000	22,545,420	476.03
66	1,058,720	23,604,140	944,160	2,070,000	22,478,300	496.31
67	1,012,450	23,490,750	939,630	2,158,000	22,272,380	516.36
68	964,210	23,236,590	929,460	2,243,000	21,923,050	536.15
69	914,070	22,837,120	913,490	2,321,000	21,429,610	555.62
70	862,180	22,291,790	891,670	2,391,000	20,792,460	574.73
71	808,740	21,601,220	864,050	2,448,000	20,017,270	593.45
72	754,010	20,771,280	830,850	2,487,000	19,115,130	611.22
73	698,420	19,813,550	792,540	2,505,000	18,101,090	629.86
74	642,420	18,743,510	749,740	2,501,000	16,992,250	647.64
75	586,510	17,578,760	703,150	2,476,000	15,805,910	665.20
76	531,170	16,337,100	653,480	2,431,000	14,559,580	682.58
77	476,830	15,036,410	601,460	2,369,000	13,268,870	699.79
78	423,870	13,692,740	547,710	2,291,000	11,949,450	716.22
79	372,050	12,322,110	492,880	2,196,000	10,618,980	733.65
80	323,560	10,942,540	437,700	2,091,000	9,289,240	750.97
81	276,820	9,566,060	382,640	1,964,000	7,984,700	766.36
82	232,910	8,217,610	328,700	1,816,000	6,730,310	782.32
83	192,320	6,922,630	276,900	1,648,000	5,551,530	798.20
84	155,480	5,707,010	228,280	1,470,000	4,465,290	814.10
85	122,620	4,587,910	183,520	1,292,000	3,479,430	829.22
86	93,740	3,573,170	142,930	1,114,000	2,602,100	844.79
87	68,630	2,670,730	106,830	933,000	1,844,560	859.54
88	47,980	1,892,540	75,900	744,000	1,224,240	873.21
89	31,340	1,255,580	50,220	555,000	750,800	886.42
90	18,940	769,740	30,790	385,000	415,530	899.42
91	10,330	425,860	17,830	246,000	196,890	911.53
92	4,830	201,720	8,070	137,000	72,790	921.39
93	1,770	74,560	2,980	58,000	19,540	930.49
94	470	26,010	800	18,000	2,810	936.67
95	70	2,880	120	3,000	...	1000.00

TABLE NO. 4.

WHOLE LIFE INSURANCE BY LEVEL OR UNIFORM PREMIUMS. AGE AT ISSUE 40 YEARS.
AMOUNT INSURED \$10,000. ANNUAL PREMIUM DURING LIFE, \$313.

AGE.	Net Reserve or Accumulated Deposit, being <i>Self-Insurance</i> at End of Year.	Net Amount of Insurance Carried by the Company During the Year.	Tabular Cost to Insure \$10,000 During Each Year. Am. Exp. Table 4 per cent.	Ditto, to Insure the Net Amount at risk Each Year, being also the Full <i>Insurance</i> Reserve each Year.	Deposit Portion of each Premium which is merely for Accumulation.	Excess Portion of Each Year's Premium.	Total Yearly Premium as per Terms of the Policy Contract.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
40.....	\$135.88	\$9,864.12	\$94.18	\$92.90	\$130.64	\$89.46	\$313.00
41.....	972.49	9,723.51	96.23	93.59	129.95	89.46	313.00
42.....	421.83	9,578.17	98.58	94.42	129.12	89.46	313.00
43.....	572.04	9,427.96	101.13	95.34	128.20	89.46	313.00
44.....	726.98	9,273.02	104.12	96.55	126.99	89.46	313.00
45.....	886.82	9,113.08	107.34	97.82	125.72	89.46	313.00
46.....	1,051.31	8,948.69	111.17	99.48	124.06	89.46	313.00
47.....	1,220.50	8,779.50	115.39	101.31	122.23	89.46	313.00
48.....	1,394.15	8,605.85	120.28	103.51	120.03	89.46	313.00
49.....	1,571.94	8,428.06	126.02	106.21	117.33	89.46	313.00
50.....	1,753.66	8,246.34	132.51	109.27	114.27	89.46	313.00
51.....	1,939.08	8,060.92	139.81	112.70	110.84	89.46	313.00
52.....	2,127.99	7,872.01	147.97	116.48	107.06	89.46	313.00
53.....	2,320.16	7,679.84	157.05	120.61	102.93	89.46	313.00
54.....	2,515.25	7,484.75	167.27	125.20	98.34	89.46	313.00
55.....	2,713.02	7,286.98	178.57	130.12	93.42	89.46	313.00
56.....	2,913.10	7,086.90	191.20	135.50	88.04	89.46	313.00
57.....	3,115.22	6,884.78	205.15	141.24	82.30	89.46	313.00
58.....	3,319.09	6,680.91	220.03	147.00	76.54	89.46	313.00
59.....	3,524.25	6,475.75	237.69	153.93	69.61	89.46	313.00
60.....	3,730.35	6,269.65	256.67	160.92	62.62	89.46	313.00
61.....	3,936.95	6,063.05	277.69	169.35	54.19	89.46	313.00
62.....	4,143.66	5,856.34	300.88	176.20	47.34	89.46	313.00
63.....	4,350.12	5,649.88	318.95	180.20	43.34	89.46	313.00
64.....	4,555.86	5,444.14	354.54	193.01	30.53	89.46	313.00
65.....	4,760.33	5,239.67	385.85	202.18	21.36	89.46	313.00
66.....	4,963.07	5,036.93	420.26	211.68	11.86	89.46	313.00
67.....	5,163.64	4,836.36	458.15	221.58	1.96	89.46	313.00
68.....	5,361.46	4,638.54	500.02	231.94	-8.40	89.46	313.00
69.....	5,556.16	4,443.84	545.79	242.53	-18.99	89.46	313.00
70.....	5,747.26	4,252.74	596.08	253.50	-29.96	89.46	313.00
71.....	5,934.54	4,065.46	650.63	264.61	-41.07	89.46	313.00
72.....	6,118.19	3,881.81	708.97	275.23	-51.69	89.46	313.00
73.....	6,298.64	3,701.36	770.94	285.35	-61.81	89.46	313.00
74.....	6,476.42	3,523.58	836.80	294.85	-71.31	89.46	313.00
75.....	6,652.02	3,347.98	907.41	303.80	-80.26	89.46	313.00
76.....	6,825.83	3,174.17	983.76	312.26	-88.72	89.46	313.00
77.....	6,997.93	3,002.07	1,067.93	320.60	-97.06	89.46	313.00
78.....	7,168.17	2,831.83	1,161.80	329.00	-105.46	89.46	313.00
79.....	7,336.51	2,663.49	1,266.67	337.22	-113.68	89.46	313.00
80.....	7,509.70	2,490.30	1,389.10	345.90	-122.36	89.46	313.00
81.....	7,663.60	2,336.40	1,525.04	356.31	-132.77	89.46	313.00
82.....	7,823.20	2,176.80	1,675.93	364.83	-141.29	89.46	313.00
83.....	7,982.00	2,018.00	1,841.93	371.70	-149.16	89.46	313.00
84.....	8,141.00	1,859.00	2,022.30	377.81	-154.27	89.46	313.00
85.....	8,298.20	1,701.80	2,204.92	385.44	-161.90	89.46	313.00
86.....	8,447.90	1,552.40	2,554.62	396.57	-173.03	89.46	313.00
87.....	8,595.40	1,404.60	2,913.66	409.26	-185.72	89.46	313.00
88.....	8,732.10	1,267.90	3,335.57	422.61	-199.07	89.46	313.00
89.....	8,864.20	1,135.80	3,806.38	432.32	-208.78	89.46	313.00
90.....	8,994.20	1,005.80	4,370.63	439.60	-216.06	89.46	313.00
91.....	9,115.30	884.70	5,119.88	452.96	-229.42	89.46	313.00
92.....	9,213.90	786.10	6,098.68	479.42	-255.88	89.46	313.00
93.....	9,304.90	695.10	7,059.40	490.69	-267.15	89.46	313.00
94.....	9,366.70	633.30	8,241.76	521.96	-298.42	89.46	313.00
95.....	10,000.00	.....	9,615.40	.....	.....	89.46	313.00

annual premium in each year, which, until the age of 68 is attained in the example given, goes to swell the reinsurance reserve or accumulated deposit. After the age of 68 the yearly costs to insure the net amounts at risk exceed the entire net premiums, and hence the deficiencies (as indicated by the minus sign) must be supplied by drawing from the reserve fund.

From the foregoing it will be apparent :

(1.) Every level premium policy is in reality a contract for a yearly decreasing amount of insurance, and a yearly increasing amount of investment. It is a combination of insurance, which is one thing, with investment, which is quite another thing. There is no necessary connection between the two. Insurance or indemnity may be purchased without investment, as investment may be purchased without insurance. The investment element does not add to the security of the insurance, the yearly cost of which depends, under any and every form of policy, upon the net amount at risk borne by the company, and the actual, present, attained age of the person whose life is exposed to mortality. For instance, in the example given (Table No. 4), of a whole life insurance policy of \$10,000, issued at the age of 40, the reserve or invested deposits, at the end of twenty years, or at age 60, is \$3,730.35. Now, this sum is in hand, and is not subject to any insurance hazard, hence the net amount at risk for that year is \$6,269.65 only. The cost to insure \$10,000 for one year at age 60, as shown in column (3), is \$256.67. Proportionately the cost to insure \$6,269.65, the net amount at risk, is \$160.92, and this is all the insurance done by the company with respect to that policy during that year. At age 70 the net amount at risk is only \$4,254.74, the cost of which for that year, \$253.50, is \$29.96 more than the net annual premium (\$223.54). The deficiency for that year, as well as the deficiencies for each subsequent year, as shown in column (5), must be met by drawing on the reinsurance reserve, or accumulated fund, the express function of which is to provide for the excessive cost of insurance in old age when the level premium is insufficient for that purpose.

(2.) The reinsurance reserve is occasioned solely by the artificial condition in the level premium contract, which provides that the premiums shall not increase as the insured grows older, and to enable the company to pay the sum insured as an endowment.

(3.) Whether the combination of insurance and investment is desirable or advantageous, depends upon the manner in which each is administered. If either the insurance or the investment can be obtained on better terms separately, the combination of the two is certainly undesirable and disadvantageous to the policyholder.

Instead of contracting with a life insurance company for both insurance and investment, which together make up the sum insured, two separate contracts might be made—the one with a life company for the yearly decreasing amounts of insurance only, see column (2) table 4, the other with a savings bank or trust company for accumulating the deposit, or investment portions of the yearly premium, see column (5) of the same table. In case of death in such case the insurance company would pay the net amount insured only, column (2), while the savings bank would pay the accumulated deposits, column (1), the two together making up the full amount guaranteed.

To show even more clearly how the insurance and investment elements may be completely separated the following tables have been prepared.

Table No. 5 illustrates the case of an endowment assurance issued at age of forty years for \$10,000 payable in ten years or at death if prior. The net premium only (\$853.62) is considered—the margin for expenses and adverse contingencies being disregarded.

Tables 6 and 7 are intended to show how the same result can be secured by purchasing a ten-year term insurance with the insurance company, annual premium \$106.03, and a pure endowment (payable only in case of surviving) by depositing the residue (\$747.59) of the endowment assurance premium for accumulation. In case of death at any time during the ten years the insurance company would pay the full amount insured, and the endowment fund would be lost. In case of surviving, the \$10,000 would be paid as an endowment, and the insurance would cease.

The same principles apply to any other term of years, as a whole life policy is in reality an endowment assurance payable on attaining the age of ninety-six years, or at death if prior.

Comparison of an endowment assurance contract, a ten year term level premium contract, and a pure endowment contract. Amount \$10,000, and age at issue 40 years, in each case.

TABLE NO. 5.

ENDOWMENT ASSURANCE, ANNUAL PREMIUM, \$853.62.

YEAR.	Net Reserve or Accumulated Deposits Being Self-Insurance.	Net Amount of Insurance at Risk or Carried by the Company.	Tabular Cost Each Year to Insure \$10,000 for the Year.	Tabular Cost to Insure Net Amount at Risk which is also the Full Legal and Mathematical Insurance Reserve.	Deposit Portion of Annual Premium Which is Merely for Accumulation.
1.....	\$797.63	\$9,202.37	\$94.18	\$86.67	\$766.95
2.....	1,633 57	9,366.43	96.23	80.51	773.11
3.....	2,509 89	7,490.11	98.58	73.84	779.78
4.....	3,428.95	6,571.05	101.13	66.45	787.17
5.....	4,396.16	5,606.84	104.12	58.38	795.24
6.....	5,405.36	4,494.64	107.34	48.24	805.38
7.....	6,468.31	3,531.49	111.17	39.26	814.36
8.....	7,586.05	2,413.95	115.39	27.85	825.77
9.....	8,761.76	1,238.24	120.28	14.89	838.73
10.....	10,000.00	Nil.	126.02	Nil.	853.62

TABLE NO. 6.

TEN YEAR TERM INSURANCE, NET ANNUAL PREMIUM, \$106.03.

YEAR.	Net Reserve or Accumulated Deposits Being Self-Insurance.	Net Amount of Insurance at Risk or Carried by the Company.	Tabular Cost Each Year to Insure \$10,000 for the Year.	Tabular Cost to Insure Net Amount at Risk which is also the Full Legal and Mathematical Insurance Reserve.	Deposit Portion of Annual Premium Which is Merely for Accumulation.
1.....	\$12.45	\$9,987.55	\$94.18	\$94.06	\$11.97
2.....	23 37	9,976.63	96.23	96.00	10.03
3.....	32.37	9,967.63	98.58	98.26	7.77
4.....	39.18	9,960.82	101.13	100.73	5.30
5.....	43.20	9,956.80	104.12	103.57	2.37
6.....	44.05	9,955.95	107.34	106.87	—0.84
7.....	40.95	9,959.05	111.17	110.72	—4.60
8.....	33.24	9,906.76	115.39	115.01	—8.98
9.....	19.99	9,980.01	120.28	120.04	—14.01
10.....	.....	10,000.00	126.02	126.02	—19.99

TABLE NO. 7.

PURE ENDOWMENT—AGE 40 AT ISSUE—\$10,000 PAYABLE ONLY IN CASE OF BEING ALIVE AT THE END OF 10 YEARS, OR AT AGE 50.

YEAR.	Yearly Payments.	Value (With-out Interest) of \$10,000 Payable Only in Case of Surviving to End of Year.	Fund at Beginning of Year.	Value of Ditto Payable Only in Case of Surviving.	Interest 4%.	Fund at End of Year.
1.....	\$747.59	\$1,009.89	\$747.59	\$754.99	\$30.20	\$785.19
2.....	747.59	1,010.11	1,532.78	1,548.28	61.93	1,610.21
3.....	747.59	1,010.36	2,357.80	2,382.23	95.29	2,477.51
4.....	747.59	1,010.63	3,225.10	3,259.38	130.37	3,389.75
5.....	747.59	1,010.95	4,137.34	4,182.63	167.31	4,349.94
6.....	747.59	1,011.29	5,097.53	5,155.08	206.20	5,301.28
7.....	747.59	1,011.70	6,108.87	6,180.34	247.21	6,427.55
8.....	747.59	1,012.15	7,175.14	7,262.32	290.49	7,552.81
9.....	747.59	1,012.67	8,300.40	8,405.56	336.22	8,741.78
10.....	747.59	1,013.28	9,489.37	9,615.39	384.61	10,000.00

Insurance and investment therefore have no necessary connection—either one may be obtained without the other.

(4). Pure insurance, unmixed with banking or investment, involves the payment of natural premiums, which inevitably and inexorably increase with age. The only way to avoid these increasing rates is to pay largely in excess of the requirements for current death claims in the earlier years, and thus provide a fund upon which to draw in the later years—that is to say, by combining investment with insurance. The first is known as the natural premium plan, the second as the level premium plan. Properly administered, the one is as safe and as sound as the other, as both depend upon the application of the same laws of nature which govern the rates of mortality, or the probabilities of living and dying in each successive year of life. In fact, as before stated, level premiums are simply the commuted equivalents of the increasing or natural premiums. In both systems the company must alike be furnished with the cost of insuring the net amount at risk at the actual age attained on each and every policy in force. This cost is independent of the form of policy contract, the age at issue, or the scale of premium charged. This cost, as previously stated, may be furnished either by direct, present payments, as by natural premiums, or partly by direct present payments, and partly by drawing upon the reinsurance reserve or accumulated deposits, a fund contributed by the policyholders for this express purpose.

There are only two sound systems of life insurance ; the one by natural premiums, increasing each year as a man grows older ; the other, by the level premium plan, which necessitates investments or accumulated payments largely in advance during the earlier years to meet the deficiencies of the uniform, unchanging premiums in later years. The attempts by so many co-operative or assessment companies to furnish insurance by assessments based upon the age at entry, and which rates do not increase with age, must inevitably result in disappointment and disaster. Natural laws may not be violated with impunity.

SHEPPARD HOMANS.

NEW YORK, May 10, 1888.

THE growth of industrial insurance is one of the marvels of the business of life underwriting. It commends itself to a great body of the working men and women in this country as a practical means of providing a burial fund in case of the death of any member of the family. It is said that nearly one-third of the people of England patronize societies of this sort, and in some localities on this side of the Atlantic the proportion is nearly as large. The putting away of five, ten or fifteen cents per week really does more than to provide insurance for the purpose stated. It encourages thrift and that systematic saving by which the workingman is enabled to lay up a portion of his wages for a rainy day. We do not think that insurance of this sort requires that the amount to be held in reserve should be computed on the same basis as ordinary whole life policies. The premiums on the industrial contracts are ample. There are no provisions for paid-up insurance. When the policy lapses, the liability of the company is at an end. The average life of these contracts cannot be over five or six years. Is it fair, then, to assume that they will run during the longest possible continuance of the contract ? Would not a valuation as a twenty or twenty-five year term policy meet all the practical needs ? We think so. Such a movement on the part of the State legislatures would enable the companies issuing such policies to greatly enlarge their sphere of usefulness. At present they are hampered by a rigid and empirical rule.—*U. S. Review.*

OUR advice is to every brother minister : Take out a life insurance policy for as large an amount as you can possibly carry. Do it while you are young, as insurance is cheap then, and you will soon get by the strain of it. Take it in the best companies. We are persuaded that in addition to the provision for your family the following benefits will accrue : Peace of mind to yourself ; the practice of economy ; deliverance from the temptation of hoarding money and general condition of freedom from care and anxiety as to temporal things, which will make you a more efficient and useful minister.—*George F. Pentecost.*

ALL may, by the exertion of a little forethought and small outlay in life insurance, protect their families from want.—*Bishop Potter.*

SYNOPSIS OF LIFE INSURANCE FOR TWENTY YEARS.

SHOWING AGGREGATES OF PREMIUMS, INTEREST ON INVESTMENTS, PAYMENTS TO POLICYHOLDERS, AND INCREASE OF ASSETS FOR TWENTY YEARS OF TWENTY-FIVE LIFE COMPANIES REPORTING TO THE NEW YORK INSURANCE DEPARTMENT.*

NAME OF COMPANY.	Admitted Assets Jan. 1, 1868.	Premiums Received in Twenty Years.	Interest on Investments for Twenty Years.	Total Income for Twenty Years.	Aggregate Amounts Paid to Policyholders in Twenty Years.	Excess of Premiums over Payments to Policyholders.	Admitted Assets Jan. 1, 1888.	Assets Accumulated for Policyholders' Benefit in Twenty Years.
Aetna, Hartford.....	\$7,450,212	\$72,665,806	\$27,930,886	\$100,596,604	\$61,870,055	\$10,795,751	\$32,550,688	\$25,100,476
Berkshire, Pittsfield, Mass.....	869,398	9,938,831	3,262,532	13,221,369	8,080,735	1,878,097	3,002,872	3,033,474
Brooklyn, New York.....	693,580	7,685,689	2,881,123	9,746,812	5,980,454	1,685,244	1,607,984	914,464
Connecticut General, Hartford.....	304,477	5,125,385	1,308,144	5,323,599	2,390,149	1,625,136	1,694,738	1,328,261
Equitable, New York.....	17,669,099	124,012,137	51,309,436	175,321,573	116,713,347	7,908,790	56,627,121	39,858,092
Germania, New York.....	5,125,423	178,260,364	38,618,271	216,878,635	105,139,565	73,120,799	82,975,682	77,850,259
Home, Brooklyn.....	1,875,363	28,641,006	8,313,325	36,954,331	19,354,042	9,286,964	13,073,247	11,197,884
John Hancock Mutual, Boston.....	1,643,009	13,328,771	4,816,516	18,145,287	10,271,105	3,057,576	6,110,909	4,467,880
Manhattan, New York.....	883,412	11,371,268	2,899,312	14,270,580	7,780,817	3,690,451	3,070,227	2,186,815
Massachusetts Mutual, Springfield.....	4,324,579	25,626,037	10,031,607	36,259,644	22,766,372	2,861,659	11,433,166	7,040,620
Metropolitan, New York.....	1,857,918	21,094,470	6,495,666	27,590,166	15,108,822	5,985,618	9,012,380	7,154,492
Mutual, New York.....	182,309	28,588,255	1,042,858	30,531,113	13,239,024	15,349,224	4,907,024	4,724,715
Mutual Benefit, Newark, N. J.....	23,995,058	279,838,212	87,095,984	366,934,865	237,272,751	42,566,161	118,274,967	94,279,909
National, Montpelier, Vt.....	14,331,259	93,354,261	35,541,267	128,895,528	86,596,539	6,757,722	42,110,662	27,719,493
New England Mutual, Boston.....	6,220,942	7,462,545	2,575,822	10,033,367	4,127,134	3,335,415	4,405,315	3,741,711
New York, New York.....	9,159,754	43,379,624	15,598,146	58,977,840	38,581,028	4,798,666	19,068,427	12,797,305
Northwestern Mutual, Milwaukee.....	3,147,105	160,831,482	40,987,507	201,818,989	99,320,176	61,511,366	82,506,354	73,346,600
Penn Mutual, Philadelphia.....	2,541,680	58,230,057	11,863,886	70,093,883	41,838,460	16,391,597	28,836,356	25,689,191
Phoenix Mutual, Hartford.....	2,134,344	23,638,722	7,442,979	31,081,701	16,852,267	6,786,455	12,519,093	9,977,413
Provident Life and Trust, Phila.....	366,089	34,372,272	11,245,622	45,617,894	27,217,977	5,154,205	10,486,688	8,355,344
State Mutual, Worcester, Mass.....	832,067	20,245,080	5,248,491	24,494,471	9,874,810	11,990,312	13,166,769	13,099,760
United States, New York.....	2,470,722	15,334,022	12,059,799	27,393,741	4,752,398	2,665,790	4,681,170	3,776,103
Union Mutual, Portland, Me.....	2,991,264	24,016,686	7,368,793	31,375,479	11,678,725	3,452,277	5,681,494	3,210,702
Washington, New York.....	1,017,643	22,459,568	5,512,295	27,971,863	14,624,749	7,894,819	8,807,479	7,789,836
Aggregates (25 companies)....	\$112,939,241	\$1,312,812,348	\$405,146,859	\$5,717,959,207	\$999,897,431	\$312,914,917	\$583,693,185	\$470,753,944

* The Continental of Hartford, which failed in 1887, is omitted.

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS

BY TWENTY-FIVE COMPANIES REPORTING TO THE NEW YORK DEPARTMENT, COMPARED
WITH INCREASE OF ASSETS (1868 TO 1888.)

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
ÆTNA	1868	\$855,035	\$434,570	\$408,623	\$1,698,225	\$10,415,300
Hartford.	1869	953,063	621,723	862,232	2,437,018	13,237,458
	1870	1,183,379	1,598,489	746,307	3,528,175	14,816,782
	1871	1,186,714	1,906,189	704,128	3,797,031	16,193,384
	1872	1,346,969	1,367,502	1,052,021	3,766,492	17,608,185
	1873	1,572,935	1,727,751	621,326	3,922,013	18,946,579
	1874	1,322,621	2,087,889	393,872	3,804,382	20,429,864
	1875	1,538,479	1,315,545	599,570	3,453,594	21,822,202
	1876	1,620,424	1,106,422	626,790	3,353,636	23,194,555
	1877	1,739,558	1,118,438	560,895	3,418,891	24,030,578
	1878	1,710,559	716,980	522,978	2,950,517	25,006,896
	1879	2,155,713	366,152	513,068	3,034,933	25,503,138
	1880	1,907,923	284,009	507,086	2,699,018	26,403,441
	1881	1,955,745	223,199	500,535	2,679,479	26,986,526
	1882	1,730,489	224,267	506,244	2,460,940	26,018,029
	1883	1,954,422	305,177	522,229	2,781,828	29,017,935
	1884	2,117,627	313,886	530,015	2,960,728	29,682,926
	1885	2,272,375	299,808	547,289	3,119,472	30,499,508
	1886	2,072,538	352,566	552,920	2,978,024	31,463,988
	1887	2,141,132	309,433	575,094	3,025,659	32,550,688
BERKSHIRE	1868	61,500	41,957	46,621	150,078	1,085,879
Pittsfield, Mass.	1869	71,746	64,879	60,369	196,994	1,344,005
	1870	89,258	37,537	71,084	197,879	1,510,376
	1871	117,248	49,521	50,872	217,641	1,780,320
	1872	74,650	36,425	60,012	171,087	2,181,629
	1873	125,892	60,485	63,972	250,349	2,510,762
	1874	119,509	86,585	77,345	283,439	2,835,487
	1875	172,034	75,150	93,899	341,083	3,074,571
	1876	216,782	88,668	91,948	397,398	3,235,521
	1877	200,631	97,663	103,634	401,928	3,271,252
	1878	232,885	100,708	102,785	436,378	3,296,964
	1879	164,137	88,247	80,613	332,997	3,424,056
	1880	229,443	62,685	82,246	374,374	3,511,178
	1881	321,496	139,244	86,126	546,866	3,577,061
	1882	429,977	133,071	88,588	649,636	3,577,134
	1883	305,635	150,638	92,227	548,500	3,676,140
	1884	281,940	194,133	89,882	565,955	3,749,927
	1885	327,096	206,893	99,845	633,834	3,796,168
	1886	450,502	131,861	103,792	686,155	3,850,055
	1887	434,789	158,492	104,882	698,163	3,902,872
BROOKLYN	1868	60,258	48,684	65,038	173,980	1,024,850
New York.	1869	89,000	60,391	98,480	247,871	1,357,799
	1870	107,800	148,753	28,375	284,928	1,677,517
	1871	136,371	187,255	41,365	364,991	1,686,549
	1872	134,697	98,387	61,610	294,694	1,907,694
	1873	151,265	108,407	68,135	327,802	2,068,753
	1874	163,240	160,811	38,194	362,245	2,244,342
	1875	152,907	112,237	39,499	304,643	2,450,060
	1876	173,819	139,399	48,187	361,405	2,462,699
	1877	410,139	181,748	39,897	631,784	2,173,709
	1878	357,125	124,109	32,554	523,788	1,920,219
	1879	302,640	85,572	22,453	410,665	1,731,514
	1880	212,185	58,250	25,158	295,602	1,639,136
	1881	215,967	55,218	24,759	295,944	1,515,438
	1882	105,523	52,078	26,817	174,418	1,531,980
	1883	134,865	65,688	14,870	215,423	1,552,046
	1884	137,211	29,207	14,925	181,343	1,562,160
	1885	164,861	26,059	15,198	207,018	1,551,366
	1886	98,782	39,872	16,430	155,084	1,604,065
	1887	126,726	23,023	16,068	165,817	1,607,984
CONNECTICUT GENERAL ..	1868	25,250	1,112	744	27,106	446,804
Hartford.	1869	25,700	739	9,033	35,472	512,498
	1870	53,506	1,286	15,664	70,456	656,257
	1871	71,834	19,173	15,487	106,494	746,982

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—Continued.

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
CONN. GENERAL—Cont....	1872	\$68,950	\$21,367	\$2,205	\$92,612	\$901,438
	1873	67,849	30,976	19,988	118,813	1,044,361
	1874	71,012	39,905	21,331	132,248	1,144,181
	1875	68,000	36,927	20,264	125,291	1,258,997
	1876	90,789	54,338	13,311	158,438	1,272,299
	1877	95,694	89,299	1,946	186,939	1,333,217
	1878	124,637	66,723	434	191,794	1,333,311
	1879	116,213	33,735	5,256	155,204	1,349,908
	1880	86,965	15,092	5,835	107,892	1,313,537
	1881	96,735	13,418	5,471	115,624	1,343,045
	1882	109,159	10,479	9,475	129,113	1,377,452
	1883	128,230	11,814	8,415	148,459	1,403,341
	1884	94,340	11,266	6,989	112,515	1,462,369
	1885	100,279	19,021	6,920	126,220	1,525,096
	1886	107,379	17,263	7,355	131,997	1,625,333
	1887	99,222	11,110	7,240	117,572	1,622,738
CONNECTICUT MUTUAL... Hartford.	1868	1,333,933	411,292	856,204	2,601,429	22,668,377
	1869	1,631,095	273,259	1,610,659	3,515,013	27,566,479
	1870	1,752,369	864,068	2,429,421	5,045,858	30,915,957
	1871	1,793,266	904,863	4,932,112	7,630,241	31,885,525
	1872	2,211,991	678,810	2,906,213	5,797,014	34,866,755
	1873	2,379,056	784,409	3,107,010	6,270,475	37,668,731
	1874	2,600,204	790,073	3,037,873	6,428,150	40,378,979
	1875	2,722,352	941,005	2,543,557	6,206,914	43,410,594
	1876	2,601,246	956,482	2,401,030	6,018,758	46,163,497
	1877	3,306,724	1,305,783	2,511,776	7,124,283	47,496,151
	1878	3,407,593	1,559,037	2,346,138	7,312,768	48,119,742
	1879	3,745,265	1,506,456	1,885,265	7,136,986	47,212,729
	1880	3,685,146	929,894	1,708,655	6,413,695	47,913,829
	1881	3,718,647	1,081,235	1,284,342	6,084,224	48,761,452
	1882	3,177,507	901,486	1,230,501	5,309,494	51,578,411
	1883	3,812,978	779,178	1,186,696	5,781,852	52,568,515
	1884	3,542,223	816,475	1,153,609	5,512,307	53,426,712
	1885	3,959,375	662,611	1,202,156	5,824,584	54,374,075
	1886	3,513,022	582,847	1,189,132	5,285,001	55,702,494
	1887	3,660,730	576,310	1,177,261	5,414,301	56,627,121
EQUITABLE..... New York.	1868	766,183	82,983	834,944	1,684,110	7,721,077
	1869	1,185,124	123,065	1,233,003	2,541,192	10,510,824
	1870	1,406,570	719,617	925,258	3,051,445	13,236,025
	1871	1,586,205	807,587	1,065,550	3,459,342	15,791,440
	1872	1,682,682	877,854	1,085,754	3,646,290	19,160,528
	1873	2,116,338	1,115,579	1,841,612	5,076,529	22,378,215
	1874	1,962,342	1,268,690	1,585,370	4,816,402	25,066,848
	1875	2,377,378	1,213,964	1,743,670	5,335,012	28,585,041
	1876	2,225,567	1,132,783	1,812,077	5,170,427	30,872,374
	1877	2,099,896	1,389,274	1,745,106	5,234,276	33,058,000
	1878	2,214,175	1,092,930	1,628,065	4,935,170	35,015,676
	1879	2,576,286	1,002,186	1,410,399	4,988,871	37,000,917
	1880	2,650,900	752,421	1,389,617	4,792,938	40,706,401
	1881	2,927,030	803,694	1,595,631	5,236,355	44,078,021
	1882	3,156,769	978,741	1,842,031	5,977,541	47,756,079
	1883	3,659,453	999,809	1,801,809	6,461,071	52,363,254
	1884	4,258,413	1,086,229	1,850,145	7,194,787	57,548,716
	1885	4,531,814	866,705	1,740,170	7,138,689	65,547,594
	1886	5,444,339	1,033,010	1,859,259	8,336,608	74,332,973
	1887	6,187,211	1,555,515	2,319,784	10,062,510	82,975,682
GERMANIA..... New York	1868	269,549	32,520	118,344	420,413	2,459,015
	1869	296,106	66,786	130,574	493,466	3,224,465
	1870	401,036	110,244	221,633	732,913	3,820,666
	1871	387,307	147,569	131,687	666,563	4,496,898
	1872	452,776	105,209	222,402	780,387	5,256,925
	1873	583,992	163,040	159,943	906,975	5,920,675
	1874	551,818	279,084	101,175	932,077	6,640,004
	1875	534,760	253,479	119,220	907,459	7,304,524
	1876	485,116	257,924	151,496	894,536	7,910,109
	1877	650,850	346,931	169,681	1,167,462	8,021,944
	1878	638,397	286,727	157,597	1,082,721	8,268,612
	1879	641,544	226,508	155,461	1,023,513	8,552,877

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—Continued.

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
GERMANIA—Cont.....	1880	\$628,061	\$192,077	\$158,054	\$988,192	\$9,003,151
	1881	668,630	171,507	169,484	1,009,621	9,456,242
	1882	809,657	126,218	172,898	1,108,773	9,893,670
	1883	839,652	127,875	206,253	1,173,780	10,402,356
	1884	931,919	126,062	203,694	1,261,675	10,857,819
	1885	949,940	145,715	204,871	1,300,526	11,485,386
	1886	825,197	144,248	231,384	1,200,829	12,310,626
	1887	926,612	135,523	240,026	1,302,161	13,073,247
HOME..... Brooklyn	1868	146,944	84,600	166,297	397,841	2,010,644
	1869	192,047	79,516	198,157	469,720	2,388,032
	1870	194,547	108,368	192,271	495,186	2,670,005
	1871	144,047	130,553	199,175	473,775	3,002,162
	1872	247,636	82,800	205,138	535,574	3,340,153
	1873	240,527	77,978	176,184	494,689	3,729,679
	1874	228,307	110,140	163,874	502,321	4,113,905
	1875	236,775	116,121	158,637	511,533	4,475,117
	1876	262,713	121,463	147,752	531,928	4,730,123
	1877	279,417	248,984	120,004	648,405	4,778,164
	1878	331,757	154,317	110,077	596,151	4,803,770
	1879	346,617	109,236	106,130	561,983	4,829,057
	1880	354,703	52,760	99,677	507,140	4,921,137
	1881	306,566	44,043	96,048	446,657	5,037,322
	1882	281,223	48,011	106,562	435,796	5,185,685
	1883	301,254	56,892	112,069	470,215	5,403,543
	1884	340,150	65,831	111,340	517,321	5,457,588
	1885	338,135	58,967	114,936	512,038	4,646,478
	1886	415,572	71,884	116,097	603,553	5,855,842
	1887	369,811	74,438	115,120	559,369	6,110,909
JOHN HANCOCK MUTUAL. Boston.	1868	94,903	15,326	68,857	179,086	1,212,487
	1869	136,400	55,489	131,736	323,625	1,582,891
	1870	130,710	53,167	111,359	295,236	1,915,593
	1871	186,914	70,280	107,448	364,642	2,162,715
	1872	208,823	75,698	108,979	393,500	2,449,907
	1873	249,787	72,795	101,432	424,014	2,519,752
	1874	206,347	327,073	28,010	561,430	2,618,616
	1875	221,153	281,687	428	503,268	2,730,891
	1876	220,354	135,306	34,347	390,007	2,794,844
	1877	250,486	77,751	51,034	379,271	2,806,462
	1878	275,901	76,709	57,611	410,221	2,748,668
	1879	295,106	63,600	60,034	418,830	2,662,121
	1880	267,667	59,116	56,844	383,627	2,571,058
	1881	246,404	82,851	53,123	382,438	2,571,605
	1882	277,245	27,752	43,952	348,949	2,513,581
	1883	244,131	34,008	42,007	320,146	2,580,217
	1884	306,632	37,484	44,659	388,775	2,626,748
	1885	306,094	37,558	45,594	389,246	2,749,537
	1886	373,231	24,181	51,722	449,134	2,878,794
	1887	397,076	23,735	54,561	475,372	3,070,227
MANHATTAN..... New York.	1868	481,835	139,409	211,769	833,013	5,338,341
	1869	447,781	174,125	245,356	867,262	6,294,529
	1870	530,013	210,499	344,055	1,084,567	6,924,116
	1871	476,666	163,226	387,485	1,027,317	7,548,874
	1872	573,012	143,835	364,141	1,080,988	8,270,870
	1873	679,187	161,443	332,629	1,173,259	8,847,448
	1874	594,234	145,438	316,753	1,056,425	9,561,493
	1875	790,451	189,578	310,355	1,290,384	9,977,473
	1876	774,412	232,639	291,063	1,298,114	10,045,613
	1877	679,018	338,699	290,439	1,308,156	9,855,645
	1878	700,934	259,024	272,264	1,232,222	10,011,792
	1879	817,681	185,364	250,557	1,253,602	10,049,157
	1880	876,863	180,756	203,347	1,260,966	10,151,289
	1881	746,659	153,589	193,457	1,093,705	10,348,239
	1882	669,106	170,403	184,363	1,023,872	10,662,477
	1883	823,012	137,866	106,123	1,157,001	10,871,184
	1884	660,285	182,909	234,521	1,077,715	11,046,053
	1885	790,828	155,551	231,350	1,177,729	1,155,827
	1886	800,127	160,068	221,888	1,187,567	11,310,058
	1887	873,785	184,538	224,191	1,282,514	11,433,196

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—Continued.

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
MASSACHUSETTS MUTUAL Springfield, Mass.	1868	\$129,900	\$82,348	\$39,637	\$251,885	\$2,446,355
	1869	270,800	108,392	215,759	594,951	2,879,057
	1870	297,300	148,863	181,149	627,312	3,419,304
	1871	227,642	179,630	152,017	559,289	4,075,818
	1872	391,680	197,446	186,510	775,636	4,499,115
	1873	287,510	178,505	198,811	664,826	4,968,618
	1874	314,693	173,066	230,811	718,570	5,514,902
	1875	416,870	129,511	229,888	776,269	6,061,062
	1876	376,804	226,251	245,639	848,694	6,408,783
	1877	449,813	238,784	220,800	909,487	6,211,908
	1878	434,033	174,616	194,807	803,456	6,396,778
	1879	553,924	125,685	161,859	841,468	6,615,140
	1880	429,299	97,616	173,429	700,344	6,991,753
	1881	546,966	83,645	196,974	827,585	7,134,124
	1882	533,886	61,119	204,655	799,660	7,310,816
	1883	533,533	82,858	199,256	815,647	7,577,299
	1884	502,924	87,801	207,241	797,966	7,535,244
	1885	499,020	100,724	221,929	821,673	8,000,888
	1886	638,902	115,367	204,601	958,870	8,554,065
	1887	670,137	147,205	197,892	1,015,234	9,012,380
METROPOLITAN New York.	1868	5,000	110	.....	5,110	400,047
	1869	21,130	22,371	5,922	49,423	594,505
	1870	56,770	29,234	40,424	126,428	833,914
	1871	87,500	47,280	42,485	177,265	1,102,707
	1872	165,000	78,430	60,640	304,070	1,423,403
	1873	197,565	135,315	71,217	404,097	1,590,728
	1874	238,070	206,827	83,659	528,556	1,848,089
	1875	288,556	250,269	95,514	634,339	1,954,276
	1876	235,771	159,118	87,574	482,463	2,145,193
	1877	215,553	365,921	16,117	597,591	2,087,582
	1878	267,984	206,360	1,718	476,062	2,084,982
	1879	217,599	170,175	2,060	389,834	2,022,482
	1880	285,369	101,496	492	387,357	1,947,822
	1881	379,104	84,126	2,162	465,392	1,973,047
	1882	445,520	112,649	62,449	620,618	2,002,464
	1883	648,858	283,946	142,455	1,075,259	2,186,622
	1884	976,909	151,921	92,398	1,221,228	2,304,003
	1885	1,287,765	80,665	53,934	1,422,364	2,784,954
	1886	1,582,842	64,063	30,656	1,677,561	3,705,971
	1887	2,113,393	38,261	42,353	2,194,007	4,907,024
MUTUAL New York.	1868	1,223,890	422,822	3,257,137	4,903,849	31,017,320
	1869	2,100,477	751,710	3,698,830	6,551,017	37,579,168
	1870	3,319,373	1,256,112	2,548,595	6,124,080	44,465,931
	1871	2,845,456	1,247,850	3,365,495	7,458,801	51,399,877
	1872	2,740,257	1,555,009	5,259,205	9,554,471	58,410,879
	1873	3,401,200	1,675,168	8,397,676	13,474,044	65,346,401
	1874	3,499,022	4,978,276	2,992,411	11,469,709	72,191,288
	1875	4,416,743	4,718,487	3,539,664	12,674,894	78,534,076
	1876	4,490,189	6,313,666	3,701,700	14,505,555	82,076,707
	1877	4,744,280	5,636,659	3,568,162	13,949,101	84,749,808
	1878	5,354,581	5,489,989	3,555,462	14,400,032	86,813,341
	1879	6,019,081	4,568,996	3,427,479	14,015,556	88,212,701
	1880	5,962,183	3,898,777	3,299,734	13,160,694	91,529,654
	1881	6,389,468	3,303,248	2,947,396	12,640,112	94,506,499
	1882	6,055,959	3,653,555	3,169,321	12,848,835	97,746,364
	1883	7,989,718	2,831,151	3,138,492	13,959,361	100,912,245
	1884	7,744,202	3,037,606	3,141,164	13,923,062	103,583,301
	1885	8,019,313	3,199,714	3,183,023	14,402,050	108,431,779
	1886	7,214,681	3,215,180	2,699,243	13,129,104	113,679,962
	1887	8,387,505	3,086,733	2,654,186	14,128,424	118,274,967
MUTUAL BENEFIT Newark, N. J.	1868	1,072,225	356,684	1,906,313	3,335,222	16,547,107
	1869	1,223,393	314,631	1,507,666	3,045,720	19,422,208
	1870	1,417,788	341,634	1,610,206	3,369,628	22,140,058
	1871	1,580,758	180,355	2,480,439	4,241,552	24,151,756
	1872	1,954,211	286,025	1,660,426	3,900,662	26,554,034
	1873	1,980,736	484,043	1,798,767	4,263,546	28,631,025
	1874	1,976,408	600,739	1,589,401	4,166,548	30,636,677
	1875	2,094,958	569,519	2,862,513	5,526,990	31,300,678

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—*Continued.*

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
MUTUAL BENEFIT—Cont..	1876	\$2,111,292	\$837,665	\$1,585,794	\$4,534,751	\$33,336,417
	1877	2,028,762	1,104,746	1,540,375	4,673,883	34,299,045
	1878	2,414,262	1,054,334	1,487,595	4,956,191	34,853,625
	1879	2,631,593	795,091	1,417,273	4,843,957	34,953,070
	1880	2,737,714	645,084	1,404,589	4,787,387	35,726,816
	1881	2,716,232	484,879	1,394,269	4,595,380	35,718,812
	1882	2,630,494	568,410	1,207,338	4,406,272	36,300,971
	1883	2,417,722	564,062	981,084	3,963,768	37,581,431
	1884	2,382,210	675,248	1,061,597	4,118,965	38,607,396
	1885	2,653,404	678,218	1,120,380	4,452,002	39,025,995
	1886	2,937,454	571,197	1,180,198	4,688,849	40,816,516
	1887	2,910,180	592,199	1,223,797	4,726,176	42,110,662
NATIONAL..... Montpelier, Vt.	1868	35,861	13,449	21,080	70,390	780,115
	1869	41,965	12,188	31,036	85,189	914,823
	1870	62,716	18,438	41,058	122,212	1,011,972
	1871	35,027	13,683	44,950	93,660	1,194,045
	1872	67,449	11,382	43,333	122,164	1,372,177
	1873	95,365	18,905	44,638	158,938	1,535,729
	1874	110,532	25,725	48,390	184,647	1,729,261
	1875	104,441	24,903	51,986	181,330	1,845,750
	1876	86,040	43,977	49,215	179,232	2,074,807
	1877	127,231	64,191	52,422	243,844	2,100,855
	1878	94,372	53,066	49,706	197,144	2,191,613
	1879	104,566	34,065	54,723	193,354	2,250,585
	1880	112,670	25,137	52,121	189,928	2,386,737
	1881	110,145	28,796	60,969	199,910	2,559,375
	1882	140,849	30,662	65,117	236,628	2,768,288
	1883	185,584	37,271	59,172	282,027	2,911,870
	1884	180,102	69,034	56,676	305,812	3,181,162
	1885	169,268	66,984	62,859	299,115	3,523,821
	1886	187,057	77,500	71,812	336,369	3,897,722
	1887	225,121	113,936	106,184	445,241	4,405,315
NEW ENGLAND MUTUAL. Boston.	1868	499,000	231,989	772,284	1,503,273	7,486,284
	1869	665,669	233,644	720,528	1,619,841	8,620,297
	1870	708,000	417,904	470,791	1,596,695	9,685,428
	1871	825,099	800,538	480,070	2,105,707	10,401,791
	1872	821,868	452,122	463,383	1,737,423	11,498,416
	1873	759,441	471,449	409,615	1,640,505	12,593,073
	1874	938,334	571,116	460,383	1,969,833	13,438,713
	1875	1,018,769	353,885	610,810	1,983,464	14,312,861
	1876	1,086,689	602,730	470,042	2,159,441	14,489,647
	1877	1,073,866	537,138	517,470	2,128,474	14,835,529
	1878	1,052,293	346,789	505,252	1,904,334	14,929,381
	1879	1,269,867	267,925	496,841	2,034,633	15,112,342
	1880	1,249,736	135,848	515,221	1,900,805	15,922,932
	1881	1,247,725	163,721	541,776	1,953,222	16,151,744
	1882	1,338,783	134,501	516,904	1,990,188	16,374,085
	1883	1,334,540	188,436	533,587	2,056,563	16,841,507
	1884	1,388,947	252,428	535,526	2,176,901	17,026,978
	1885	1,379,823	231,129	481,333	2,092,285	17,780,502
	1886	1,292,558	228,737	450,279	1,971,574	18,627,081
	1887	1,316,597	315,458	423,792	2,055,847	19,008,247
NEW YORK..... New York.	1868	743,634	133,201	1,225,865	2,102,700	11,000,823
	1869	761,187	241,807	1,535,399	2,538,393	13,424,925
	1870	1,282,967	521,604	1,058,929	2,863,500	15,861,221
	1871	1,330,611	1,105,855	849,679	3,286,145	18,595,817
	1872	1,426,701	1,481,789	781,603	3,690,093	21,533,062
	1873	1,484,078	1,508,669	835,637	3,828,384	24,342,452
	1874	1,532,816	1,539,975	1,486,630	4,559,421	27,179,395
	1875	1,619,440	1,111,742	1,369,955	4,131,137	30,501,122
	1876	1,726,187	1,107,372	1,409,309	4,242,868	33,163,715
	1877	1,945,922	980,912	1,440,936	4,367,770	34,787,610
	1878	2,518,919	732,999	1,555,675	4,807,593	36,643,924
	1879	2,779,870	516,281	1,525,340	4,821,491	38,858,831
	1880	2,569,029	377,363	1,553,499	4,499,891	43,031,142
	1881	2,986,488	375,063	1,730,269	5,091,820	47,014,269
	1882	2,891,605	881,818	2,436,887	6,210,310	50,550,982

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—Continued.

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
NEW YORK—Cont.....	1883	\$3,416,536	\$869,840	\$2,413,014	\$6,699,390	\$55,202,314
	1884	3,983,003	961,871	1,790,081	6,734,955	58,941,739
	1885	4,640,145	1,350,460	1,601,269	7,681,874	66,515,406
	1886	4,237,873	1,315,118	2,074,239	7,627,230	74,921,927
	1887	5,329,284	1,881,704	2,324,223	9,535,211	82,506,353
NORTHWESTERN MUTUAL. Milwaukee.	1868	326,413	88,621	214,750	629,784	4,755,419
	1869	433,443	154,966	321,230	909,639	6,757,532
	1870	477,085	297,077	16,062	790,224	8,991,766
	1871	607,354	477,958	497,072	1,582,384	10,535,472
	1872	582,387	434,343	449,372	1,466,102	12,349,811
	1873	702,108	539,515	560,181	1,801,804	14,005,702
	1874	654,163	550,678	694,016	1,898,857	15,490,308
	1875	702,287	547,716	754,487	2,004,490	17,044,051
	1876	964,866	621,739	825,459	2,412,094	17,995,863
	1877	1,182,581	829,360	879,726	2,891,667	18,093,299
	1878	1,566,034	603,197	919,562	3,088,793	17,910,037
	1879	1,560,784	310,778	702,184	2,663,746	17,952,747
	1880	1,250,418	141,830	788,262	2,180,510	18,295,331
	1881	1,391,466	110,908	768,611	2,271,015	18,803,398
	1882	1,265,176	191,279	686,895	2,143,350	19,752,296
	1883	1,293,347	257,653	675,830	2,226,830	21,085,384
	1884	1,474,668	284,166	727,135	2,485,969	22,497,773
	1885	1,536,836	322,365	778,593	2,637,794	24,238,046
	1886	1,344,182	248,913	820,904	2,413,999	26,648,074
	1887	1,721,109	169,089	1,457,611	3,347,809	28,836,356
PENN MUTUAL..... Philadelphia.	1868	141,600	29,572	98,050	269,222	2,541,680
	1869	121,700	30,936	108,660	261,296	3,067,282
	1870	231,200	61,591	151,460	444,251	3,648,165
	1871	168,000	80,428	283,330	531,758	3,967,865
	1872	282,850	41,563	467,485	791,898	3,835,067
	1873	378,014	53,198	370,721	801,933	4,101,133
	1874	273,318	87,867	274,389	635,574	4,621,573
	1875	317,984	157,459	285,922	761,365	5,337,238
	1876	377,040	195,578	329,742	902,360	5,896,602
	1877	379,408	203,278	230,953	813,639	6,242,230
	1878	490,416	235,262	221,381	947,059	6,605,272
	1879	448,692	182,020	234,819	865,531	7,006,306
	1880	511,851	128,926	256,300	897,077	7,431,249
	1881	580,848	84,309	277,377	942,534	7,839,278
	1882	531,687	94,726	287,295	913,708	8,449,908
	1883	670,092	117,494	310,144	1,097,730	8,957,141
	1884	539,189	135,139	363,193	1,037,521	9,605,390
	1885	746,345	208,959	386,703	1,345,552	10,338,654
	1886	699,593	173,547	406,015	1,279,125	11,422,616
	1887	658,727	216,460	437,947	1,313,134	12,519,093
PHENIX MUTUAL..... Hartford.	1868	166,951	20,202	122,368	309,521	3,580,060
	1869	335,594	65,917	184,673	586,184	4,998,314
	1870	502,466	27,834	498,751	1,027,051	6,006,562
	1871	687,164	273,411	667,904	1,628,479	7,323,367
	1872	878,499	306,084	995,443	2,180,026	7,980,895
	1873	932,535	15,026	1,070,456	2,018,017	8,901,586
	1874	872,813	31,986	929,970	1,834,769	9,942,049
	1875	886,193	406,609	641,723	1,934,525	10,133,731
	1876	765,193	482,930	511,208	1,759,331	10,768,417
	1877	753,849	515,143	335,981	1,604,973	10,948,277
	1878	826,193	635,545	242,842	1,714,580	10,794,338
	1879	685,228	513,712	202,774	1,401,714	10,647,178
	1880	743,313	401,526	179,171	1,324,010	10,611,139
	1881	750,039	317,534	164,019	1,231,592	10,588,560
	1882	769,721	243,711	156,118	1,169,550	10,616,769
	1883	733,448	241,000	148,261	1,122,709	10,615,756
	1884	827,734	177,698	138,822	1,144,254	10,537,870
	1885	885,213	171,142	131,174	1,187,529	10,430,216
	1886	765,056	132,242	126,476	1,023,774	10,488,600
	1887	779,602	110,352	125,435	1,015,389	10,489,688

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—Continued.

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
PROVIDENT LIFE & TRUST Philadelphia.	1868	\$23,366	\$6,335	.....	\$29,701	\$528,284
	1869	49,158	14,043	\$22,170	85,371	734,627
	1870	45,573	9,318	51,569	106,460	1,141,497
	1871	79,788	14,304	51,400	145,492	1,508,847
	1872	118,498	27,631	60,330	206,459	1,777,821
	1873	82,764	21,540	72,246	176,550	2,127,029
	1874	128,213	28,841	81,696	238,750	2,586,085
	1875	130,452	38,427	101,046	269,925	3,093,155
	1876	127,501	49,060	115,708	292,269	3,569,636
	1877	182,540	65,660	126,161	374,361	3,952,543
	1878	219,266	82,448	134,812	436,526	4,385,603
	1879	284,446	60,942	145,212	490,600	4,773,219
	1880	274,981	39,247	157,954	472,182	5,373,422
	1881	349,152	35,128	153,231	537,511	6,053,955
	1882	405,100	38,254	144,510	587,864	7,233,894
	1883	393,940	35,353	165,708	595,007	8,292,041
	1884	549,075	62,309	189,896	801,280	9,149,210
	1885	422,589	60,724	220,155	703,468	10,500,242
	1886	550,879	54,475	247,470	852,824	11,904,527
	1887	547,018	80,190	276,860	904,068	13,466,769
STATE MUTUAL..... Worcester, Mass.	1868	80,928	8,303	13,834	103,125	909,638
	1869	63,800	3,677	20,841	88,318	1,034,817
	1870	41,013	3,160	58,360	102,533	1,141,513
	1871	69,248	10,410	48,408	137,066	1,269,764
	1872	59,500	8,868	55,691	124,059	1,430,648
	1873	80,100	8,337	72,466	160,903	1,624,285
	1874	77,650	12,926	84,679	175,255	1,845,356
	1875	118,357	25,113	80,573	224,043	1,926,557
	1876	94,670	29,103	72,887	196,660	2,081,394
	1877	84,398	18,295	75,962	178,655	2,237,491
	1878	135,565	13,474	78,092	227,131	2,338,844
	1879	114,005	14,015	79,430	208,350	2,533,357
	1880	117,875	6,852	87,794	212,521	2,777,770
	1881	166,100	8,864	93,505	268,469	2,971,511
	1882	170,980	9,335	81,218	261,533	3,099,248
	1883	190,509	14,041	87,353	291,903	3,301,788
	1884	272,001	38,628	102,187	362,866	3,549,301
	1885	281,776	40,332	121,361	443,469	3,886,026
	1886	328,920	39,787	125,917	494,624	4,186,241
	1887	303,079	46,272	141,624	490,975	4,608,170
UNION MUTUAL..... Portland, Me.	1868	207,769	364,860	68,785	641,414	3,730,837
	1869	201,190	110,973	392,509	704,672	4,411,381
	1870	268,900	149,940	394,571	813,411	5,295,233
	1871	318,950	297,432	350,284	966,666	5,913,825
	1872	347,800	251,518	295,744	895,062	6,723,696
	1873	424,700	310,718	224,053	959,471	7,717,851
	1874	466,631	434,164	218,488	1,119,283	8,796,699
	1875	596,132	567,525	227,333	1,390,990	9,158,664
	1876	503,747	698,125	291,225	1,553,097	8,099,634
	1877	824,802	815,725	182,006	1,822,593	7,836,890
	1878	1,277,135	709,766	35,985	2,022,934	7,035,484
	1879	767,183	415,022	31,882	1,214,039	6,860,856
	1880	835,670	102,949	38,538	1,067,157	6,620,833
	1881	932,248	161,451	59,660	1,153,359	6,247,225
	1882	589,471	123,639	72,445	765,555	6,260,443
	1883	617,049	117,002	75,678	810,329	6,229,684
	1884	520,652	84,188	64,038	668,878	6,311,402
	1885	703,560	55,857	60,259	819,676	6,109,619
	1886	544,297	79,215	58,154	681,666	6,124,717
	1887	631,667	57,517	54,450	743,634	6,014,523
UNITED STATES..... New York.	1868	237,057	15,803	41,531	294,391	2,915,649
	1869	253,268	77,881	.....	331,149	3,254,525
	1870	222,562	70,364	94,553	387,479	3,680,223
	1871	199,633	275,191	312,347	787,171	3,683,203
	1872	246,856	400,361	214,949	862,166	3,900,461
	1873	248,069	233,056	299,329	780,454	4,179,902
	1874	354,916	238,427	148,731	742,074	4,381,266
	1875	275,698	276,731	102,532	654,961	4,617,983

PAYMENTS TO POLICYHOLDERS FOR TWENTY YEARS—Continued.

NAME OF COMPANY.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
UNITED STATES—Cont....	1876	\$272,731	\$329,454	\$100,412	\$702,597	\$4,803,332
	1877	324,014	304,206	187,703	815,923	4,799,789
	1878	343,251	286,814	39,960	670,025	4,838,156
	1879	287,236	257,551	39,902	584,689	4,940,811
	1880	347,661	129,748	30,037	507,746	5,107,950
	1881	480,935	109,105	44,503	634,543	4,904,670
	1882	333,615	78,946	47,118	459,679	5,087,513
	1883	312,009	117,319	46,597	475,925	5,226,429
	1884	477,084	100,810	58,254	636,149	5,154,412
	1885	388,526	111,980	(a)	500,506	5,425,264
	1886	452,585	73,783	(a)	526,368	5,633,138
	1887	478,016	46,714	(a)	524,730	5,681,494
WASHINGTON New York.	1868	109,471	16,977	10,699	132,765	1,017,643
	1869	168,422	38,609	250,750	137,147	1,503,152
	1870	243,321	32,215	154,092	457,781	2,109,718
	1871	293,814	32,231	105,821	429,628	2,477,348
	1872	267,569	61,455	109,096	431,866	2,869,837
	1873	326,187	81,212	136,574	437,920	3,411,203
	1874	322,261	97,795	142,654	543,973	3,886,453
	1875	351,677	92,261	165,141	562,710	4,379,425
	1876	323,413	92,430	174,743	609,079	4,812,710
	1877	395,391	297,178	170,246	862,815	5,353,251
	1878	374,476	313,986	169,144	857,606	5,487,809
	1879	502,863	274,576	197,067	974,506	5,591,889
	1880	496,434	234,622	200,409	931,465	5,815,981
	1881	427,223	239,654	208,217	875,104	6,191,887
	1882	597,711	241,790	224,763	1,064,264	6,534,465
	1883	469,970	274,169	228,915	973,054	6,978,607
	1884	601,314	313,458	234,869	1,149,641	7,273,650
	1885	587,265	260,102	146,075	993,442	7,771,775
	1886	675,749	286,527	149,107	1,111,383	8,269,614
	1887	678,662	252,767	157,171	1,088,600	8,807,479

a Changed to quinquennial method of distribution.

LIFE insurance means more to-day than it did fifty or one hundred years ago. It is to-day a practical power. Financial life insurance means the protecting power of capital. It means the great preservation of the family. It means the productive power of money. It means the conservation of all the powers of capital for the benefits of humanity. That is what this institution represents. We cannot do otherwise than give our full appreciation and service to the sentiments which it embodies. In the early times the eastern emperor, advancing to the conquest of Rome in doubt and trouble, finding the difficulties before him, finding an empire's mighty strength opposed to him, looked up in doubt and despair to the sky of hope that was above him, and above he saw the sign that read of years of promise. As the cross was to Constantine, so is the life policy to us—the sign of strength, the evidence of certainty. We see in it a sure sign of victory over death as the waster and destroyer of monetary accumulations and of the results of life. I ask you, gentlemen, upon this occasion to look upon the life insurance policy as the sign of hope and promise, to see in it what the eastern monarch saw, and know that, by your efforts and battles, it is by this sign you conquer.—Dr. J. A. Fowler.

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS.

The following tables show the total annual payments to policyholders by twenty-six prominent life companies for twenty years (1868 to 1888), compared with the accumulations of assets during same period.

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.										
	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.
Etna, Hartford.....	\$ 1,698,295	\$ 2,437,018	\$ 3,586,175	\$ 3,797,031	\$ 3,766,492	\$ 3,922,013	\$ 3,864,382	\$ 3,453,994	\$ 3,353,696	\$ 3,418,801	\$ 2,950,517
Berkshire, Pittsfield.....	150,078	166,994	197,879	171,641	171,087	250,349	283,439	341,083	397,398	401,928	436,378
Brooklyn, New York.....	173,980	247,871	284,928	364,991	294,594	327,802	362,245	304,643	361,405	631,764	523,768
Connecticut Gen'l, Hartford.	27,106	35,472	70,456	106,494	98,612	118,813	132,248	125,281	158,438	186,099	191,704
Connecticut Mut., Hartford.	2,601,499	3,515,013	5,045,858	7,630,241	5,797,014	6,370,475	6,228,150	6,200,914	6,018,758	7,124,283	7,312,703
Continental, Hartford.....	69,571	159,068	210,930	290,247	365,041	589,660	557,611	417,566	424,940	585,046	544,704
Equitable, New York.....	1,684,110	2,541,192	3,051,445	3,459,342	3,646,290	5,076,529	4,816,402	5,335,012	5,170,427	5,234,276	4,935,170
Germania, New York.....	420,413	493,466	734,913	666,563	780,387	906,975	932,077	907,459	864,536	1,167,462	1,082,721
Home, Brooklyn.....	397,841	460,720	495,186	473,775	535,574	494,689	502,321	511,533	531,928	648,405	596,151
John Hancock Mut., Boston.	179,086	323,625	295,236	364,642	393,500	424,014	561,430	503,268	390,007	379,271	410,221
Manhattan, New York.....	833,013	807,262	1,084,567	1,027,317	1,080,988	1,173,259	1,056,425	1,290,384	1,298,114	1,308,156	1,232,222
Massachusetts Mut., Spr gfd	251,885	594,951	627,312	559,289	775,636	664,826	718,570	776,269	848,694	909,487	803,456
Metropolitan, New York.....	5,110	49,423	126,428	177,265	394,070	404,097	528,556	634,339	482,463	597,591	476,062
Mutual, New York.....	4,993,819	6,551,017	6,124,080	7,458,801	9,554,471	13,474,044	11,469,709	12,674,804	14,505,555	13,849,101	14,400,922
Mutual Benefit, Newark, N.J.	3,335,222	3,045,720	3,369,628	4,241,552	3,899,662	4,263,546	4,166,548	5,520,990	4,534,751	4,673,973	4,956,191
National, Montpelier, Vt....	70,390	85,189	122,212	93,660	122,164	158,938	184,647	181,330	179,232	243,844	197,144
New England Mut., Boston.	1,033,013	1,619,841	1,596,695	2,105,707	9,554,471	1,640,505	1,969,833	1,083,464	2,159,461	2,128,474	1,904,334
New York, New York.....	2,102,700	2,538,393	2,863,500	3,286,145	3,690,093	3,828,384	4,559,421	4,131,137	4,242,868	4,367,770	4,807,593
Northwestern Mut., Milw'kee	690,784	909,639	790,824	1,522,384	1,466,102	1,801,804	1,898,857	2,004,490	2,412,094	2,891,667	3,088,793
Penn. Mutual, Philadelphia.	269,222	261,290	441,251	531,758	791,898	801,933	635,574	761,365	902,360	813,639	947,059
Phoenix Mutual, Hartford....	399,521	556,164	1,027,051	1,628,479	2,180,026	2,019,017	1,834,769	1,934,525	1,759,331	1,604,973	1,714,586
Provident L. and T., Phila..	29,701	85,371	106,460	145,492	266,459	176,550	238,750	269,925	292,269	374,361	436,586
State Mutual, Worcester....	103,195	88,318	102,533	137,066	124,059	160,903	175,245	224,043	196,660	178,651	227,131
Union Mutual, Portland, Me.	641,414	704,672	813,411	966,666	895,062	959,471	1,119,283	1,390,990	1,553,097	1,822,593	2,022,934
United States, New York....	294,391	331,149	387,479	787,171	862,166	780,454	742,074	654,961	702,597	815,923	670,025
Washington, New York.....	134,795	137,147	457,781	499,628	431,866	437,920	543,973	562,710	669,079	862,815	857,666
Aggregates (26 companies)	22,817,104	28,874,951	33,963,218	42,599,347	43,964,836	51,125,970	50,222,549	53,108,109	54,380,098	57,321,997	57,725,960

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS—Continued.

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.										Aggregate Amount Paid to Policyholders in Twenty Years, 1868-1887.	Admitted Assets Jan. 1, 1888.	Admitted Assets Jan. 1, 1868.	Increase of Assets in Twenty Years.
	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.					
Aetna, Hartford....	\$ 3,034,933	\$ 2,699,018	\$ 2,679,479	\$ 2,460,940	\$ 2,781,868	\$ 2,960,788	\$ 3,119,472	\$ 2,978,024	\$ 3,025,659	\$ 61,870,055	\$ 7,450,212	\$ 38,550,688	\$ 25,100,476	
Berkshire, Pittsfield, Brooklyn, New York	332,997	374,374	546,866	649,596	548,500	565,955	633,834	686,115	694,103	8,060,734	869,998	3,902,872	3,033,474	
	410,665	895,602	995,944	174,418	215,423	181,343	207,018	155,084	165,817	5,980,445	693,590	1,667,984	914,464	
Conn. Gen., Hartford	155,204	107,892	115,624	129,113	148,459	112,515	126,280	131,997	117,572	2,390,249	964,477	1,692,738	1,328,261	
Conn. Mut., Hartford	713,960	6,413,696	6,084,226	5,309,494	5,781,852	5,512,307	5,824,584	5,285,050	5,414,301	116,713,347	17,669,099	56,627,121	38,958,092	
Continental, Hartford	612,691	323,999	364,116	409,127	276,447	244,382	226,090	241,799	(*)	6,909,575	598,387	(*)	1,714,157	
Equitable, N. Y....	4,988,871	4,792,938	5,236,355	5,977,541	6,461,071	7,194,787	7,138,689	8,336,608	10,062,510	105,199,565	5,125,423	82,975,682	77,850,259	
Germania, N. Y....	1,023,513	986,102	1,069,621	1,082,773	1,173,786	1,261,675	1,300,526	1,200,899	1,599,161	19,354,024	1,891,363	13,073,247	11,197,884	
Home, Brooklyn....	561,983	507,140	446,657	435,796	470,215	517,321	512,038	603,553	559,369	10,271,195	1,643,029	6,110,909	4,467,880	
John Hancock Mut.	418,830	383,627	382,438	348,949	390,146	388,775	389,246	449,134	475,372	7,780,817	883,412	3,070,227	2,186,815	
Manhattan, N. Y....	1,253,602	1,260,966	1,093,705	1,023,872	1,157,001	1,077,715	1,177,792	1,187,567	1,282,514	22,766,378	4,302,570	11,433,166	7,040,626	
Mass. Mut., Springfield	841,468	700,344	827,585	799,660	815,647	797,966	821,673	958,870	1,015,234	15,108,822	1,857,918	9,012,380	7,154,462	
Metropolitan, N. Y.	389,834	387,357	465,392	620,618	1,075,259	1,221,228	1,422,364	1,677,561	2,104,007	13,239,024	182,309	4,907,024	4,724,715	
Mutual, New York	14,015,556	13,160,694	12,640,112	12,848,835	13,959,361	13,923,062	14,402,050	13,120,104	14,128,424	237,272,751	23,995,058	118,274,967	94,279,999	
Mut. Ben., Newark.	4,843,957	4,787,387	4,595,380	4,406,272	3,963,768	4,118,965	4,452,002	4,688,849	4,726,176	86,596,539	14,391,259	42,110,662	27,719,493	
National, Montpelier	193,354	189,928	199,910	236,628	282,027	305,812	299,150	336,369	445,240	4,127,134	663,604	4,405,315	3,741,711	
New England Mut., New York, N. Y....	2,034,633	1,900,805	1,953,228	1,990,188	2,056,593	2,176,901	2,022,285	1,977,574	2,055,847	38,581,028	6,220,942	19,002,247	12,767,305	
Northwestern Mut., Penn. Mutual, Phila.	4,821,491	4,499,891	5,091,820	6,210,310	6,699,390	6,734,955	7,681,874	7,627,390	9,535,211	99,390,176	9,159,754	82,506,354	73,346,680	
Phoenix Mutual....	2,663,746	2,180,510	2,271,015	2,143,350	2,226,890	2,485,969	2,637,794	2,413,999	3,347,809	38,838,460	3,147,165	28,836,356	25,689,191	
	805,531	897,077	942,534	913,708	1,097,730	1,097,521	1,345,551	1,279,125	1,313,134	16,952,267	2,541,060	12,519,093	9,977,413	
Provident L. and T. State Mut., Worcester, Union Mut., Portland	1,401,714	1,324,010	1,231,592	1,169,550	1,122,709	1,144,254	1,187,599	1,023,774	1,015,369	27,217,977	2,134,344	10,486,688	8,355,344	

* In hands of receiver.

LIFE INSURANCE BY STATES.

The following tables show the business transacted in 1887 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the number and amount of policies written, and the premiums and losses of each company. It is simply an exhibit of the volume of business.

COMPANIES.	Policies Issued.	Insurance Written in 1887.	Premiums Received.	Losses.	COMPANIES.	Policies Issued.	Insurance Written in 1887.	Premiums Received.	Losses.
ARKANSAS.									
Equitable.....	.....	\$624,819	\$28,558	\$16,248	Mutual Benefit.....	51	\$190,014	\$4,278	\$16,922
Manhattan.....	.....	.....	582	.....	New York.....	270	2,473,715	.....	14,100
Massachusetts Mutual.....	87	390,000	16,140	.....	Northwestern Mutual.....	254	1,061,131	112,950	.....
Mutual, New York.....	191	694,060	72,937	40,665	Pacific Mutual.....	13	30,000	230	.....
New York.....	82	266,930	6,120	.....	Penn Mutual.....	112	358,000	15,595	1,500
Travelers.....	25	61,500	2,136	.....	Provident Savings.....	10	62,000	980	.....
Totals.....	385	\$1,967,309	\$126,473	\$56,913	Travelers.....	67	243,776	61,165	5,669
CALIFORNIA.									
Ætna.....	106	\$235,000	\$36,710	\$10,082	Union Mutual.....	121	274,795	8,379	12,086
Brooklyn.....	6	45,500	16,000	1,258	Washington.....	143	336,012	27,148	84
Connecticut Mutual.....	80	271,000	98,101	9,855	Totals.....	1,662	\$8,376,686	\$496,201	\$116,059
Equitable, New York.....	428	2,262,000	66,658	94,949	CONNECTICUT.				
Germania.....	10	34,500	65,983	1,726	Ætna.....	241	\$621,459	\$137,238	\$104,144
Home.....	9	81,000	.....	3,999	Berkshire.....	153	224,500	8,970	2,000
Manhattan.....	114	379,110	23,475	17,597	Connecticut General.....	406	471,648	50,287	28,200
Mutual Benefit.....	106	406,000	24,858	16,544	Connecticut Mutual.....	277	525,997	338,423	157,175
Mutual, New York.....	655	2,776,780	373,189	145,729	Equitable, New York.....	210	543,470	32,038	93,750
National of Vermont.....	180	218,000	8,631	8,631	Germania.....	16	39,000	11,594	4,593
New England Mutual.....	357	1,006,500	106,891	41,536	Hartford Life and Annuity.....	.....	.....	265	.....
New York.....	341	1,040,500	37,066	71,798	Home.....	7	21,300	16,184	11,610
Northwestern Mutual.....	161	588,000	25,300	23,888	Imperial.....	4	16,000	564	.....
Pacific Mutual.....	200	786,575	106,240	37,109	John Hancock Mutual.....	5,653	712,560	45,663	19,495
Travelers.....	80	102,800	13,200	5,778	Manhattan.....	52	69,000	2,654	1,000
United States.....	108	268,000	8,536	9,742	Massachusetts Mutual.....	62	181,765	29,228	20,052
Washington.....	13	23,941	7,019	2,880	Metropolitan.....	.....	.....	127,627	74,959
Totals.....	3,072	\$11,359,206	\$1,039,216	\$504,142	Mutual Benefit.....	93	260,225	72,114	38,449
CANADA.									
Ætna.....	1,265	\$2,052,720	\$719,285	\$287,364	Mutual, New York.....	390	908,905	402,420	202,263
British Empire.....	629	1,147,730	165,839	6,500	New York.....	335	907,295	131,395	44,395
Canada Life.....	1,858	4,399,797	1,141,589	410,798	Northwestern Mutual.....	258	636,812	56,671	5,500
					Penn Mutual.....	33	65,500	28,826	1,000
					Phoenix Mutual.....	120	179,167	92,241	42,759
					Provident Savings.....	24	72,000	3,499	.....
					State Mutual.....	37	116,901	19,338	5,000
					Travelers.....	115	236,249	82,395	20,099

Citizens.....	317	499,000	60,286	27,705	Union Central.....	43	88,500	3,197	.....
Commercial Union.....	15	24,000	20,958	9,822	Union Mutual.....	43	131,205	8,253	.....
Confederation.....	1,587	2,502,400	519,461	139,743	United States.....	8	125,500	22,244	8,500
Connecticut Mutual.....	.....	.....	77,024	26,616	Vermont.....	5	13,000	601	6,347
Dominion Safety Fund.....	118	168,000	38,913	26,000	Washington.....	.....	4,000	4,144	.....
Edinburgh.....	.....	.....	13,244	7,110	Totals.....	8,666	\$7,171,558	\$1,789,163	\$950,618
Equitable, New York.....	697	2,188,638	496,548	142,975	DAKOTA.	.....	.....	.....	.....
Federal.....	1,351	4,039,000	137,073	30,000	Equitable, New York.....	.....	\$4,500	\$1,541	.....
Life Association of Scotland*.....	.....	4,000	11,344	5,548	Equitable, New York.....	.....	286,600	18,850	\$2,350
Liv. and London and Globe.....	483	868,000	172,359	27,576	Germania.....	.....	19,939	493	5,439
London and Lancashire.....	.....	4,867	1,092	.....	Harford Life and Annuity.....	.....	63,000	14,042	12,000
London Assurance.....	1	.....	34,669	11,400	Homes.....	.....	13,000	1,444	1,000
London Life { General.....	357	493,466	30,385	7,000	Mutual, New York.....	.....	343,560	28,353	.....
London Life { Industrial.....	907	2,543,000	39,188	1,000	Mutual Benefit.....	.....	130,500	3,200	.....
Manufacturers Life.....	4	4,000	32,941	1,000	National.....	.....	86,000	2,897	.....
Metropolitan { General.....	7,445	817,204	185,073	79,392	New England Mutual.....	.....	11,022	1,416	.....
Mutual, New York.....	1,953	2,557,890	5,218	1,000	New York.....	.....	453,355	10,166	6,272
National *.....	.....	2,613,345	442,788	114,662	Northwestern Mutual.....	.....	319,669	35,980	9,166
New York.....	978	2,209,689	204,564	40,064	Provident Savings, N. Y.....	.....	36,000	773	.....
North American { General.....	1,468	7,000	19,867	26,822	Standard Life and Accident.....	.....	202,950	2,707	.....
North American { Industrial.....	2	.....	20,246	5,147	Travelers.....	.....	974,000	11,627	5
North British.....	.....	2,412,100	301,662	75,306	Union Central.....	.....	18,857	1,043	.....
Northwestern Mutual *.....	1,948	.....	41,289	83,072	Union Mutual.....	.....	2,471	2,481	.....
Ontario Mutual.....	.....	4,000	7,373	1,011	Washington.....	.....	16,916	2,893	.....
Phoenix Hartford.....	1	.....	11,726	5,142	Totals.....	.....	\$2,984,179	\$1,390,609	\$52,067
Queen.....	.....	18,500	20,192	5,379	DELAWARE.†	.....	.....	.....	.....
Reliance.....	5	.....	8,161	920	Equitable, New York.....	.....	\$276,540	.....	.....
Royal.....	.....	.....	3,605	14,826	Metropolitan.....	.....	208,490	.....	\$1,063
Scottish Amicable.....	.....	.....	30,828	52,639	Mutual, New York.....	.....	951,195	\$29,046	42,138
Scottish Provident.....	.....	.....	339,830	154,248	New England Mutual.....	.....	141,583	4,573	1,000
Scottish Provincial.....	454	666,063	18,771	1,214	Northwestern Mutual.....	.....	100,991	3,333	.....
Standard.....	10	68,000	339,009	97,378	New York.....	.....	442,790	13,333	1,000
Sun.....	1,732	2,555,412	36,044	1,000	Penn Mutual.....	.....	833,500	28,797	16,800
Temperance and General.....	997	1,005,600	129,924	39,917	Provident Life and Trust.....	.....	711,500	30,388	.....
Travelers.....	238	330,164	115,722	92,539	Prudential.....	.....	955,036	34,658	5,595
Union Mutual.....	337	529,200	19,266	2,000	Standard Life and Accident.....	.....	58,000	3,316	.....
United States.....	250	342,500	.....	.....	Travelers.....	.....	209,905	2,487	698
Totals.....	29,871	\$38,108,730	\$6,019,981	\$2,189,599	Union Mutual.....	.....	37,483	690	.....
.....	.....	.....	.....	.....	Washington.....	.....	31,075	.....	.....
.....	.....	.....	.....	.....	Totals.....	.....	\$5,017,388	\$148,282	\$68,144
.....	.....	.....	.....	.....	COLORADO.	.....	.....	.....	.....
.....	.....	.....	.....	.....	Equitable, New York.....	.....	.....	.....	.....
.....	427	\$2,933,062	\$188,612	\$37,699	Home.....	.....	.....	.....	.....
.....	5	16,500	8,447	2,500	Manhattan.....	.....	.....	.....	.....
.....	4	14,636	252	.....	Massachusetts Mutual.....	.....	.....	.....	.....
.....	6	23,000	38	.....	.....	.....	.....	.....	.....
.....	179	360,045	68,250	25,965	.....	.....	.....	.....	.....

* These companies have ceased doing new business in Canada. † These amounts are net, reinsurances having been deducted. ‡ Insurance in force.

COMPANIES.	Policies Issued.	Insurance Written in 1897.	Premiums Received.	Losses.
GEORGIA.				
Ætna.....	.....	\$1,007,784	\$24,426	\$10,076
Continental.....	.....	417,000	1,834	172
Equitable.....	.....	4,994,900	156,022	66,280
Imperial.....	.....	36,000	305	.....
Mutual Benefit.....	.....	136,000	3,456	.....
Manhattan.....	.....	1,421,350	27,668	37,000
Mutual.....	.....	4,058,400	154,445	68,003
Maryland.....	.....	116,000	3,762	5,000
New York.....	.....	3,787,784	122,436	34,850
Northwestern Mutual.....	.....	2,781,784	80,475	17,982
Penn Mutual.....	.....	336,050	7,308	2,500
Provident Savings.....	.....	1,110,000	7,063	5,000
Southern Mutual.....	.....	331,500	10,352	2,000
Travelers.....	.....	2,438,466	20,295	11,692
United States.....	.....	467,445	15,628	.....
Union Central.....	.....	170,500	3,720	.....
Washington.....	.....	20,204	68	902
Totals.....	.....	\$23,997,042	\$669,463	\$267,457
ILLINOIS.				
Ætna.....	1,276	\$2,284,743	\$343,525	\$145,933
Berkshire.....	5	27,300	20,803	12,797
Connecticut Mutual.....	499	1,186,486	519,554	283,118
Equitable, Iowa.....	28	63,800	4,639	2,000
Equitable, New York.....	610	2,877,023	568,627	146,660
Germania.....	38	88,090	40,810	37,959
Hartford Life and Annuity.....	484	1,074,000	26,086	32,000
Home.....	486	837,963	199,164	41,163
Imperial.....	45	141,500	1,239	.....
John Hancock Mutual.....	56	137,000	17,871	1,000
Life Indemnity and Invest.....	65	167,500	1,874	.....
Manhattan.....	45	283,654	47,840	54,874
Massachusetts Mutual.....	583	1,512,190	101,429	40,353
Merrillman.....	2	6,000	124,569	45,259
Michigan Mutual.....	576	1,122,293	62,785	6,000
Mutual, New York.....	768	2,665,735	685,813	277,590
Mutual Benefit.....	423	1,039,836	225,121	197,030
National, Vermont.....	168	251,000	30,646	3,000
National of U. S. A.....	3	967	4,150	17,681
New England Mutual.....	422	1,118,000	35,086	54,755
New York Life.....	1,493	6,977,780	611,504	186,076
KANSAS.				
Connecticut Mutual.....	26	\$67,897	\$16,139	\$14,280
Equitable, New York.....	536	1,990,322	122,559	17,275
Home.....	349	1,395,500	59,122	18,500
Manhattan.....	2	385	46	8,000
Massachusetts Mutual.....	214	795,184	66,702	7,917
Metropolitan.....	887	990,563	2,131	.....
Michigan Mutual.....	124	399,013	15,721	5,385
Missouri Valley.....	1	2,820	239	.....
Mutual Benefit.....	183	577,882	20,207	2,625
Mutual, New York.....	563	1,525,500	120,647	30,701
New York.....	151	691,850	63,391	11,159
Northwestern Mutual.....	490	1,246,107	86,466	23,534
Pennsylvania Mutual.....	47	167,500	9,516	.....
Phoenix Mutual.....	5	4,556	2,023	3,000
Provident Savings.....	123	490,000	8,034	10,000
Travelers.....	26	62,050	4,231	.....
Union Central.....	135	301,202	14,404	600
Union Mutual.....	3	28,000	302	.....
United States.....	15	139,123	1,480	1,150
Washington.....	74	.....	12,917	9,404
Totals.....	3,974	\$9,735,543	\$649,244	\$163,940
KENTUCKY.*				
Ætna.....	126	\$269,062	\$73,660	\$48,264
Connecticut Mutual.....	101	227,474	115,605	90,066
Equitable, New York.....	579	1,598,455	227,590	73,000
Germania.....	38	78,048	28,515	32,036
Home.....	20	29,550	9,328	5,000
Imperial.....	43	169,590	2,114	1,000
Manhattan.....	37	81,111	3,666	10,000
Metropolitan.....	16,376	1,797,521	51,793	20,000
Mutual, Kentucky.....	967	1,637,603	245,325	109,769
Mutual, New York.....	251	634,080	95,583	76,778
Mutual Benefit.....	605	1,555,255	322,405	187,817
New York.....	617	1,773,250	246,413	131,168
Northwestern Mutual.....	599	1,487,810	177,393	46,000
Penn Mutual.....	162	365,000	23,549	1,000
Provident Savings.....	372	1,561,000	40,199	27,000
Prudential.....	10,612	1,126,704	9,547	252
Travelers.....	60	173,324	14,025	60
Union Central.....	222	447,652	19,876	.....
Union Mutual.....	25	49,173	4,667	3,000

Northwestern Mutual.....	799	2,310,162	604,145	192,606	United States.....	147	249,000	31,644	7,000
Pacific Mutual.....	1,153	2,992,500	9,804	1,195	Washington.....	133	297,667	16,488	8,033
Penn Mutual.....	126	428,000	83,162	11,963	Totals.....	32,002	\$15,598,639	\$1,759,205	\$877,263
Phoenix Mutual.....	54	197,433	30,394	12,347	MAINE.				
Provident Savings.....	280	1,077,000	55,981	15,000	Aetna.....	166	271,808	66,619	70,303
Provident Life and Trust.....	124	395,877	50,777	20,000	Connecticut Mutual.....	146	274,841	82,255	56,925
Prudential.....	18,424	1,995,751	25,115	5,279	Equitable, New York.....	42	226,996	44,263	7,666
State Mutual.....	67	184,000	51,771	8,000	Massachusetts Mutual.....	35	50,919	14,705	25,224
Travelers.....	6,145	16,774,837	243,296	95,914	Metropolitan.....	7	13,674	13,039	12,048
Union Central.....	819	1,277,011	121,171	16,831	Mutual, New York.....	138	290,200	62,497	72,745
Union Mutual.....	245	118,123	38,372	23,625	Mutual Benefit.....	160	253,142	50,843	66,832
United States.....	132	622,450	39,739	17,410	National, Vermont.....	99	43,500	6,569	2,000
Vermont.....	47	49,250	2,669	.....	New England Mutual.....	151	242,240	62,820	29,380
Washington.....	279	591,368	128,913	.....	New York.....	106	233,100	51,864	27,553
Totals.....	36,701	\$52,983,562	\$5,490,783	\$1,977,920	Northwestern Mutual.....	81	111,663	19,161	3,000
IOWA.					Penn Mutual.....	138	205,000	28,620	.....
Aetna.....	94	\$140,931	\$36,586	\$12,709	Phoenix Mutual.....	69	102,886	13,861	3,411
Connecticut General.....	2	1,057	6,242	230	Provident Life and Trust.....	47	83,261	11,469	1,058
Connecticut Mutual.....	79	149,666	70,228	29	Provident Savings.....	15	43,000	742	.....
Equitable, Iowa.....	98	183,762	57,620	25,936	Travelers.....	41	65,919	18,950	1,450
Equitable, New York.....	264	744,994	.....	56,105	Union Mutual.....	93	117,881	26,804	29,551
Germania.....	.....	.....	1,565	4,266	United States.....	21	37,600	5,896	360
Home.....	33	46,066	5,696	6,000	Washington.....	60	69,206	8,567	.....
Iowa Mutual.....	90	165,000	9,237	.....	Totals.....	1,555	\$2,686,836	\$615,285	\$469,506
Life Ind. and Inv. Co., Iowa	131	187,500	109,858	55,000	MARYLAND.				
Manhattan.....	42	90,246	1,424	300	Aetna.....	44	108,698	29,359	72,029
Michigan Mutual.....	169	371,394	10,968	.....	Berkshire.....	33	122,750	16,334	1,000
Mutual, New York.....	459	1,024,950	160,661	56,800	Brooklyn.....	20	61,750	5,310	13,000
Mutual Benefit.....	143	253,321	61,068	174	Connecticut Mutual.....	30	81,346	72,466	84,010
National.....	.....	.....	331	.....	Equitable, New York.....	340	1,341,554	106,091	39,575
New York.....	752	1,519,910	184,342	23,793	Germania.....	24	67,740	29,046	35,772
Northwestern Mutual.....	691	1,180,500	164,264	72,792	Hartford L. and A. Co.....	4	16,000	11,929	2,000
Penn Mutual.....	107	205,250	10,624	2,500	Imperial.....	4	11,000	97	.....
Pacific Mutual.....	1	1,000	853	125	John Hancock Mutual.....	.....	.....	21,985	5,118
Phoenix Mutual.....	6	3,778	3,666	2,338	Manhattan.....	19	83,000	21,530	17,433
Provident Savings.....	84	399,000	13,525	19,000	Maryland.....	50	112,895	75,000	52,917
Royal Union, Iowa.....	208	249,500	11,825	3,000	Massachusetts Mutual.....	18	75,511	12,657	.....
Travelers.....	32	61,142	6,002	105	Metropolitan.....	22	19,686	271,350	96,881
Union Central.....	30	37,831	6,558	.....	Mutual, Baltimore.....	1,028	164,804	52,593	10,200
Union Mutual.....	14	23,226	2,994	1,347	Mutual Benefit.....	48	128,822	93,925	149,270
United States.....	60	110,750	10,448	.....	Mutual, New York.....	184	578,500	257,598	121,339
Washington.....	182	294,544	33,685	12,326	New England Mutual.....	20	97,557	27,498	15,550
Totals.....	3,771	\$7,365,141	\$980,140	\$456,436	New York.....	199	630,515	194,508	105,474

* Losses paid. † Includes industrial business. ‡ Excluding industrial business. § Includes business on safety fund plan.

COMPANIES.	Policies Issued.	Insurance Written in 1897.	Premiums Received.	Losses.
MARYLAND—Cont.				
Northwestern Mutual.....	123	\$424,922	\$116,421	\$33,863
Penn Mutual.....	60	186,500	74,352	79,894
Provident L. and T.....	148	548,871	147,201	36,095
State Mutual.....	18,596	2,011,787	82,217	21,119
Travelers.....	43	164,000	29,797	4,824
Union Central.....	16	46,253	19,018	8,878
United States.....	80	546,020	16,180	5,300
Washington.....	13	47,027	17,654	9,090
Totals.....	73	241,356	13,597	1,033
MASSACHUSETTS.				
Elina.....	21,291	\$8,018,444	\$1,824,564	\$1,012,656
Berkshire.....	406	\$1,041,349	\$204,235	\$155,242
Connecticut General.....	635	1,138,960	200,514	49,498
Equitable, New York.....	107	150,550	24,788	4,045
Germania.....	332	760,882	467,852	319,241
Home.....	1,092	4,598,132	552,873	221,229
John Hancock Mutual.....	6	9,500	13,759	4,350
Manhattan.....	14	65,500	25,173	15,000
Massachusetts Mutual.....	289	538,348	117,694	71,340
Metropolitan.....	51	171,041	52,501	67,168
Mutual, New York.....	560	1,865,688	371,341	167,800
National of Vermont.....	8	7,500	4,480	4,522
New England Mutual.....	956	2,866,600	951,941	801,099
New York.....	635	1,612,551	391,958	267,007
Northwestern Mutual.....	404	936,000	175,197	66,400
Penn Mutual.....	311	1,017,679	598,393	212,317
Provident Life and Trust.....	748	2,500,480	480,844	307,927
State Mutual.....	449	1,308,331	282,762	68,549
Travelers.....	331	1,240,500	225,372	10,635
Union Central.....	192	599,732	158,382	15,000
United States.....	113	1,601,000	18,960	290
Washington.....	683	488,158	92,364	176,219
Totals.....	9,350	\$26,621,952	\$6,113,001	\$3,244,507
MISSOURI.				
Elina.....	99	\$99,419	\$8,796	\$14,561
Connecticut Mutual.....	124	512,575	116,460	88,696
Equitable, New York.....	79	122,244	24,814	14,587
Germania.....	770	4,292,542	311,676	89,348
Home.....	8	16,000	1,108	.....
Manhattan.....	10	9,111	9,099	19,220
Metropolitan.....	135	239,283	40,309	18,760
Mutual, New York.....	2	36,500	2,972	.....
New England Mutual.....	132	119,176	3,935	1,000
Penn Mutual.....	37	212,597	56,128	34,939
Provident Life and Trust.....	64	4,080,941	29,135	17,000
State Mutual.....	45,378	985,343	150,964	58,432
Travelers.....	337	1,954,420	180,763	175,686
Union Central.....	790	3,768,965	392,400	107,402
United States.....	76	3,768,965	60,959	41,838
Washington.....	837	1,573,000	379,797	173,100
Totals.....	95	1,573,000	49,671	17,360
MINNESOTA—Cont.				
Mutual Benefit.....	244	\$601,714	\$45,035	\$14,535
National.....	8	18,500	3,577	.....
New England Mutual.....	22	94,549	31,488	2,500
New York.....	338	1,541,257	100,990	27,691
Northwestern Mutual.....	868	1,742,450	127,576	77,939
Penn Mutual.....	7	10,000	3,334	158
Phoenix Mutual.....	74	181,500	23,127	1,000
Provident Savings.....	10	11,318	5,992	9,570
State Mutual.....	113	412,000	14,557	10,000
Travelers.....	28	66,000	8,000	1,096
Union Central.....	64	206,482	11,250	.....
United States.....	115	225,250	8,975	.....
Washington.....	56	133,660	18,205	8,111
Totals.....	48	97,660	10,310	.....
MISSOURI.				
Elina.....	3,983	\$12,998,447	\$1,000,173	\$322,225
Connecticut Mutual.....	99	\$99,419	\$8,796	\$14,561
Equitable, New York.....	124	512,575	116,460	88,696
Germania.....	79	122,244	24,814	14,587
Home.....	770	4,292,542	311,676	89,348
Manhattan.....	8	16,000	1,108	.....
Metropolitan.....	10	9,111	9,099	19,220
Mutual, New York.....	135	239,283	40,309	18,760
New England Mutual.....	2	36,500	2,972	.....
Penn Mutual.....	132	119,176	3,935	1,000
Provident Life and Trust.....	37	212,597	56,128	34,939
State Mutual.....	64	4,080,941	29,135	17,000
Travelers.....	45,378	985,343	150,964	58,432
Union Central.....	337	1,954,420	180,763	175,686
United States.....	790	3,768,965	392,400	107,402
Washington.....	76	3,768,965	60,959	41,838
Totals.....	837	1,573,000	379,797	173,100
MISSOURI.				
Mutual Benefit.....	49	\$1,000,173	\$45,035	\$14,535
National.....	8	18,500	3,577	.....
New England Mutual.....	22	94,549	31,488	2,500
New York.....	338	1,541,257	100,990	27,691
Northwestern Mutual.....	868	1,742,450	127,576	77,939
Penn Mutual.....	7	10,000	3,334	158
Phoenix Mutual.....	74	181,500	23,127	1,000
Provident Savings.....	10	11,318	5,992	9,570
State Mutual.....	113	412,000	14,557	10,000
Travelers.....	28	66,000	8,000	1,096
Union Central.....	64	206,482	11,250	.....
United States.....	115	225,250	8,975	.....
Washington.....	56	133,660	18,205	8,111
Totals.....	48	97,660	10,310	.....
MISSOURI.				
Elina.....	3,983	\$12,998,447	\$1,000,173	\$322,225
Connecticut Mutual.....	99	\$99,419	\$8,796	\$14,561
Equitable, New York.....	124	512,575	116,460	88,696
Germania.....	79	122,244	24,814	14,587
Home.....	770	4,292,542	311,676	89,348
Manhattan.....	8	16,000	1,108	.....
Metropolitan.....	10	9,111	9,099	19,220
Mutual, New York.....	135	239,283	40,309	18,760
New England Mutual.....	2	36,500	2,972	.....
Penn Mutual.....	132	119,176	3,935	1,000
Provident Life and Trust.....	37	212,597	56,128	34,939
State Mutual.....	64	4,080,941	29,135	17,000
Travelers.....	45,378	985,343	150,964	58,432
Union Central.....	337	1,954,420	180,763	175,686
United States.....	790	3,768,965	392,400	107,402
Washington.....	76	3,768,965	60,959	41,838
Totals.....	837	1,573,000	379,797	173,100
MISSOURI.				
Mutual Benefit.....	49	\$1,000,173	\$45,035	\$14,535
National.....	8	18,500	3,577	.....
New England Mutual.....	22	94,549	31,488	2,500
New York.....	338	1,541,257	100,990	27,691
Northwestern Mutual.....	868	1,742,450	127,576	77,939
Penn Mutual.....	7	10,000	3,334	158
Phoenix Mutual.....	74	181,500	23,127	1,000
Provident Savings.....	10	11,318	5,992	9,570
State Mutual.....	113	412,000	14,557	10,000
Travelers.....	28	66,000	8,000	1,096
Union Central.....	64	206,482	11,250	.....
United States.....	115	225,250	8,975	.....
Washington.....	56	133,660	18,205	8,111
Totals.....	48	97,660	10,310	.....
MISSOURI.				
Elina.....	3,983	\$12,998,447	\$1,000,173	\$322,225
Connecticut Mutual.....	99	\$99,419	\$8,796	\$14,561
Equitable, New York.....	124	512,575	116,460	88,696
Germania.....	79	122,244	24,814	14,587
Home.....	770	4,292,542	311,676	89,348
Manhattan.....	8	16,000	1,108	.....
Metropolitan.....	10	9,111	9,099	19,220
Mutual, New York.....	135	239,283	40,309	18,760
New England Mutual.....	2	36,500	2,972	.....
Penn Mutual.....	132	119,176	3,935	1,000
Provident Life and Trust.....	37	212,597	56,128	34,939
State Mutual.....	64	4,080,941	29,135	17,000
Travelers.....	45,378	985,343	150,964	58,432
Union Central.....	337	1,954,420	180,763	175,686
United States.....	790	3,768,965	392,400	107,402
Washington.....	76	3,768,965	60,959	41,838
Totals.....	837	1,573,000	379,797	173,100
MISSOURI.				
Mutual Benefit.....	49	\$1,000,173	\$45,035	\$14,535
National.....	8	18,500	3,577	.....
New England Mutual.....	22	94,549	31,488	2,500
New York.....	338	1,541,257	100,990	27,691
Northwestern Mutual.....	868	1,742,450	127,576	77,939
Penn Mutual.....	7	10,000	3,334	158
Phoenix Mutual.....	74	181,500	23,127	1,000
Provident Savings.....	10	11,318	5,992	9,570
State Mutual.....	113	412,000	14,557	10,000
Travelers.....	28	66,000	8,000	1,096
Union Central.....	64	206,482	11,250	.....
United States.....	115	225,250	8,975	.....
Washington.....	56	133,660	18,205	8,111
Totals.....	48	97,660	10,310	.....
MISSOURI.				
Elina.....	3,983	\$12,998,447	\$1,000,173	\$322,225
Connecticut Mutual.....	99	\$99,419	\$8,796	\$14,561
Equitable, New York.....	124	512,575	116,460	88,696
Germania.....	79	122,244	24,814	14,587
Home.....	770	4,292,542	311,676	89,348
Manhattan.....	8	16,000	1,108	.....
Metropolitan.....	10	9,111	9,099	19,220
Mutual, New York.....	135	239,283	40,309	18,760
New England Mutual.....	2	36,500	2,972	.....
Penn Mutual.....	132	119,176	3,935	1,000
Provident Life and Trust.....	37	212,597	56,128	34,939
State Mutual.....	64	4,080,941	29,135	17,000
Travelers.....	45,378	985,343	150,964	58,432
Union Central.....	337	1,954,420	180,763	175,686
United States.....	790	3,768,965	392,400	107,402
Washington.....	76	3,768,965	60,959	41,838
Totals.....	837	1,573,000	379,797	173,100
MISSOURI.				
Mutual Benefit.....	49	\$1,000,173	\$45,035	\$14,535
National.....	8	18,500	3,577	.....
New England Mutual.....	22	94,549	31,488	2,500
New York.....	338	1,541,257	100,990	27,691
Northwestern Mutual.....	868	1,742,450	127,576	77,939
Penn Mutual.....	7	10,000	3,334	158
Phoenix Mutual.....	74	181,500	23,127	1,000
Provident Savings.....	10	11,318	5,992	9,570
State Mutual.....	113	412,000	14,557	10,000
Travelers.....	28	66,000	8,000	1,096
Union Central.....	64	206,482	11,250	.....
United States.....	115	225,250	8,975	.....
Washington.....	56	133,660	18,205	8,111
Totals.....	48	97,660	10,310	.....
MISSOURI.				
Elina.....	3,983	\$12,998,447	\$1,000,173	\$322,225
Connecticut Mutual.....	99	\$99,419	\$8,796	\$14,561
Equitable, New York.....	124	512,575	116,460	88,696
Germania.....	79	122,244	24,814	14,587
Home.....	770	4,292,542	311,676	89,348
Manhattan.....	8	16,000	1,108	.....
Metropolitan.....	10	9,111	9,099	19,220
Mutual, New York.....	135	239,283	40,309	18,760
New England Mutual.....	2	36,500	2,972	.....
Penn Mutual.....	132	119,176	3,935	1,000
Provident Life and Trust.....	37	212,597	56,128	34,939
State Mutual.....	64	4,080,941	29,135	17,000
Travelers.....	45,378	985,343	150,964	58,432
Union Central.....	337	1,954,420	180,763	175,686
United States.....	790	3,768,965	392,400	107,402
Washington.....	76	3,768,965	60,959	41,838
Totals.....	837	1,573,000	379,797	173,100
MISSOURI.				
Mutual Benefit.....	49	\$1,000,173	\$45,035	\$14,535
National.....	8	18,500	3,577	.....
New England Mutual.....	22	94,549	31,488	2,500
New York.....	338	1,541,257	100,990	27,691
Northwestern Mutual.....	868	1,742,450	127,576	77,939
Penn Mutual.....	7	10,000	3,334	158
Phoenix Mutual.....	74	181,500	23,127	1,000
Provid				

MICHIGAN.				NEBRASKA.				NEW HAMPSHIRE.			
Ætna.....	163	\$393,513	\$7,709	United States.....	67	144,690	9,478	Ætna.....	66	\$99,951	\$25,816
Berkshire.....	190	351,500	5,000	Washington.....	84	253,053	30,908	Connecticut General.....	41	54,700	16,243
Connecticut Mutual.....	188	970,597	4,493	Totals.....	66,844	\$93,321,679	\$1,017,333	Connecticut Mutual.....	33	43,000	12,083
Equitable, New York.....	572	1,430,459	43,055	Connecticut Mutual.....	4	\$8,000	\$4,598	Equitable.....	26	57,910	1,661
Germania.....	17	24,135	12,475	Equitable, Iowa.....	10	13,000	700	John Hancock Mutual.....	4	5,000	1,074
Harford L. and A.....	70	146,000	2,000	Equitable, New York.....	168	529,811	46,478	Manhattan.....	3	2,500	10,200
Home.....	395	589,825	7,837	Germania.....	2	2,477	399	Massachusetts Mutual.....	164	331,805	88,116
Imperial.....	297	974,500	30,161	Home.....	39	110,000	6,930	Metropolitan.....	3	4,000	28,580
John Hancock Mutual.....	16	33,800	14,955	John Hancock Mutual.....	21	54,500	1,836	Metropolitan A.....	192	360,400	78,913
Manhattan.....	11	22,613	11,159	Manhattan.....	21	54,500	2,500	Mutual, New York.....	21	29,500	11,951
Massachusetts Mutual.....	7	237,189	35,651	Massachusetts Mutual.....	73	133,355	5,204	National.....	40	41,000	8,079
Metropolitan.....	73	1,122,089	37,327	Michigan Mutual.....	304	821,899	18,436	New England.....	2	5,000	1,752
Michigan Mutual.....	582	914,770	279,217	Mutual, New York.....	340	867,840	128,359	New York.....	48	85,500	21,466
Mutual.....	377	611,264	254,189	Mutual Benefit.....	37	117,477	1,848	Northwestern Mutual.....	56	87,000	10,979
Mutual Benefit.....	235	52,500	14,548	National, Vermont.....	124	397,500	666	Penn Mutual.....	20	50,000	12,536
National.....	36	78,879	19,348	New England.....	...	...	...	...	...	...	...
New England Mutual.....	27	1,150,440	225,089	New York.....	404	1,950,590	85,142	...	...	...	...
New York.....	576	1,452,036	283,069	Northwestern Mutual.....	186	446,641	69,223	...	...	...	...
Northwestern Mutual.....	772	10,000	...	Pacific Mutual.....	55	6,000	333	...	...	...	...
Pacific Mutual.....	8	537,500	8,000	Penn Mutual.....	...	...	...	...	...	...	...
Penn Mutual.....	332	41,842	15,995	Phoenix Mutual.....	89	345,000	6,408	...	...	...	...
Phoenix Mutual.....	22	578,000	15,186	Provident Savings.....	60	173,000	1,312	...	...	...	...
Provident Savings.....	111	207,000	18,199	Standurd Life and Accident.....	2,202	5,266,330	56,097	...	...	...	...
State Mutual.....	78	235,765	36,098	Travelers.....	238	108,045	3,224	...	...	...	...
Travelers.....	108	238,300	6,950	Union Central.....	50	49,500	5,190	...	...	...	...
Union Central.....	142	204,626	24,725	Union Mutual.....	23	...	...	...	...	...	...
Union Mutual.....	139	511,093	37,081	Washington.....	...	...	...	...	...	...	...
United States.....	60	...	115,498	Totals.....	4,521	\$11,573,841	\$490,974	...	...	...	...
Washington.....	363	...	...	NEW HAMPSHIRE.	...	...	...	...	...	...	...
Totals.....	5,970	\$12,566,690	\$778,720	Ætna.....	66	\$99,951	\$25,816	...	...	...	...
MINNESOTA.				Connecticut General.....	41	54,700	16,243	...	...	...	...
Ætna.....	181	\$422,186	\$14,353	Connecticut Mutual.....	33	43,000	12,083	...	...	...	...
Connecticut Mutual.....	101	262,555	27,077	Equitable.....	26	57,910	1,661	...	...	...	...
Equitable, Iowa.....	19	33,000	1,152	John Hancock Mutual.....	4	5,000	1,074	...	...	...	...
Equitable, New York.....	351	2,697,573	157,997	Manhattan.....	3	2,500	10,200	...	...	...	...
Germania.....	159	351,953	38,765	Massachusetts Mutual.....	164	331,805	88,116	...	...	...	...
Home.....	17	31,250	7,137	Metropolitan.....	3	4,000	28,580	...	...	...	...
Imperial.....	18	60,000	782	Metropolitan A.....	192	360,400	78,913	...	...	...	...
Life Indem. and Investment	49	99,000	693	Mutual, New York.....	21	29,500	11,951	...	...	...	...
Manhattan.....	181	490,974	18,473	National.....	40	41,000	8,079	...	...	...	...
Massachusetts Mutual.....	104	393,120	14,649	New England.....	2	5,000	1,752	...	...	...	...
Metropolitan.....	...	...	10,927	New York.....	48	85,500	21,466	...	...	...	...
Metropolitan.....	96	276,701	15,670	Northwestern Mutual.....	56	87,000	10,979	...	...	...	...
Michigan Mutual.....	...	...	222,151	Penn Mutual.....	20	50,000	12,536	...	...	...	...
Mutual.....	559	2,266,000	40,185	...	...	...	...	...	...	...	...

* Industrial business only.

† 13,149 industrial policies in force, insuring \$1,444,381.

‡ Losses under industrial policies.

§ Mostly accident business.

¶ Industrial policies, 7,813.

COMPANIES.	Policies Issued.	Insurance Written in 1897.	Premiums Received.	Losses.	COMPANIES.	Policies Issued.	Insurance Written in 1897.	Premiums Received.	Losses.
NEW HAMPSHIRE—Cont.					OHIO—Cont.				
Phoenix Mutual.....	129	\$191,758	\$31,260	\$6,180	Mutual Benefit.....	714	\$1,542,096	\$519,965	\$259,724
Provident Savings.....	1	1,000	31	.....	National.....	240	513,000	51,519	9,390
State Mutual.....	7	19,500	4,797	1,000	New England Mutual.....	9	32,334	20,930	18,422
Travelers*.....	2,657	3,772,950	38,613	11,322	New York.....	1,744	7,512,755	505,899	204,748
Union Mutual.....	49	59,762	6,877	7,129	Northwestern Mutual.....	1,088	2,472,394	391,475	188,491
United States.....	17	22,500	2,921	.....	Penn Mutual.....	1,088	791,000	173,043	26,038
Vermont.....	41	34,800	1,706	857	Phoenix Mutual.....	88	136,177	33,204	17,591
Washington.....	4	9,000	1,669	.....	Provident Life and Trust.....	220	492,393	76,512	18,000
Totals.....	3,624	\$5,373,836	\$413,014	\$333,550	Provident Savings.....	278	1,029,000	59,577	43,000
					Prudential.....	37,603	4,179,855	62,073	21,103
NEW JERSEY.					Travelers.....	147	287,140	37,360	21,334
Aetna.....	144	\$342,217	\$65,874	\$64,120	Union Central.....	2,451	4,129,054	586,989	61,516
American.....	6,330	866,137	7,793	12,600	United Mutual.....	52	66,912	28,040	29,469
Berkshire.....	74	187,867	18,776	3,630	United States.....	129	211,980	36,610	6,700
Brooklyn.....	173	127,750	7,377	3,032	Washington.....	197	374,416	36,758	21,518
Connecticut Mutual.....	6	7,500	2,126	5,000	Totals.....	50,722	\$42,041,795	\$5,491,783	\$2,049,003
Equitable, New York.....	646	2,357,600	413,351	144,524					
Germania.....	35	74,606	16,090	18,596	PENNSYLVANIA.				
John Hancock Mutual.....	674	159,433	21,137	45,693	Aetna.....	398	\$28,601	\$273,594	\$186,778
Manhattan.....	83	190,121	30,156	10,000	American.....	29	127,525	57,420	11,648
Massachusetts Mutual.....	39	127,555	1,468	13,200	Berkshire.....	423	1,416,433	148,706	33,535
Metropolitan.....	77,080	8,464,793	572,392	293,843	Brooklyn.....	110	93,572	46,046	9,000
Mutual, New York.....	632	1,105,596	394,455	317,516	Connecticut General.....	11	17,430	13,108	22,890
Mutual Benefit.....	460	1,088,893	337,999	230,010	Connecticut Mutual.....	228	406,250	306,517	275,931
National, Vermont.....	80	133,500	14,597	4,000	Equitable, New York.....	1,837	10,010,332	872,700	296,676
New England Mutual.....	16	68,500	36,139	7,017	Germania.....	162	414,394	98,244	78,995
New York.....	580	1,956,205	124,694	100,190	Girard Life and Annuity.....	1	2,125	26,840	21,990
Northwestern Mutual.....	170	567,186	49,113	7,500	Home.....	129	274,500	32,119	11,750
Penn Mutual.....	23	41,000	7,866	9,051	Imperial.....	45	208,000	2,195	.....
Phoenix Mutual.....	25	70,973	14,962	9,051	John Hancock Mutual.....	24,597	2,938,694	239,043	85,227
Provident L. and T.....	590	1,224,639	21,374	21,374	Manhattan.....	314	1,424,232	110,456	66,464
Provident Savings.....	128	456,000	177,181	26,127	Massachusetts Mutual.....	285	1,050,506	114,787	26,860
Prudential.....	84,211	10,343,866	915,332	260,785	Metropolitan.....	101,558	11,185,700	707,546	276,677
State Mutual.....	78	173,500	34,741	8,000	Michigan Mutual.....	50	196,607	5,315	2,000
Travelers.....	23	70,522	7,599	2,120	Mutual, New York.....	1,944	4,981,935	1,589,802	911,275
Union Central.....	53	114,860	6,359	2,000	Mutual Benefit.....	702	1,993,570	286,778	333,600
Union Mutual.....	17	24,542	12,033	8,219	National, Montpelier.....	1,015	2,745,800	286,818	70,250
United States.....	131	268,040	32,416	12,600	National, Washington.....	.....	.....	4,089	19,409
Washington.....	87	217,594	88,312	43,457	New York.....	649	1,906,879	421,795	162,590
Totals.....	1,661,026	\$20,821,005	\$2,427,531	\$1,667,304	New York.....	2,485	10,590,622	1,047,513	168,118
					Northwestern Mutual.....	28	2,266,745	396,406	77,770
					Pacific Mutual.....	.....	58,395	.....	345,450
					Penn Mutual.....	2,057	4,937,177	913,907	.....

COMPANIES.	Policies Issued.	Insurance Written in 1887.	Premiums Received.	Losses.
TEXAS—Cont.				
New York.....	974	\$3,349,420	\$282,228	\$53,229
Travelers.....	*2,166	5,669,899	*65,442	33,562
Union Central.....	7	20,000	999	.....
Union Mutual.....	147	295,093	8,998	1,313
Washington.....	33	106,500	6,536	.....
Totals.....	6,060	\$18,174,870	\$1,144,899	\$293,815
VERMONT.				
Ætna.....	39	\$49,871	\$18,498	\$12,140
Connecticut General.....	271	278,159	36,877	3,995
Connecticut Mutual.....	8	9,377	19,738	12,862
Equitable, New York.....	227	419,654	61,090	39,366
Home.....	205	297,500	25,063	18,000
Massachusetts Mutual.....	30	46,505	6,821	4,000
Mutual, New York.....	84	94,220	18,119	8,155
Mutual Benefit.....	165	216,320	109,697	40,828
New England Mutual.....	6	16,135	5,451	7,200
New York.....	11	11,730	4,022	17,085
Northwestern Mutual.....	230	485,000	106,077	56,601
Phoenix Mutual.....	121	219,500	22,361	.....
Provident Savings.....	81	95,581	16,200	9,597
State Mutual.....	7	30,000	785	1,000
Standard Life and Accident.....	7	13,000	3,708	.....
Travelers.....	51	156,750	829	10
Union Mutual.....	*1,909	*3,455,192	*39,277	*26,687
United States.....	13	26,121	2,161	5,730
Washington.....	11	30,700	4,139	.....
Totals.....	3,506	\$5,973,387	\$506,948	\$263,105
WISCONSIN.				
Ætna.....	461	\$828,738	\$73,057	\$63,140
Connecticut Mutual.....	47	86,522	46,909	65,528
Equitable, New York.....	273	710,704	139,515	36,100
Germania.....	78	152,273	20,721	6,361

* Mostly accident business.

† Includes accident business.

COMPANIES.	Policies Issued.	Insurance Written in 1887.	Premiums Received.	Losses.
WISCONSIN—Cont.				
Harford Life and Annuity.....	29	\$130,000	\$10,331	.....
Home.....	67	101,574	27,933	\$20,800
Massachusetts Mutual.....	6	51,000	5,019	1,900
Manhattan.....	128	211,715	12,224	1,000
Metropolitan.....	1	1,000	22,939	13,592
Mutual, New York.....	498	1,152,300	268,297	81,203
Mutual Benefit.....	58	135,002	35,515	22,500
New England Mutual.....	29	29,588	20,097	7,000
New York.....	485	1,144,070	166,093	38,410
Northwestern Mutual.....	1,792	3,257,118	666,475	244,819
Penn Mutual.....	35	86,000	16,218	5,000
Phoenix Mutual.....	21	22,227	9,648	8,891
Provident Savings.....	139	316,000	14,590	1,000
Pacific Mutual.....	3,485	7,867,000	70,301	24,706
Travelers.....	30	40,629	5,266	4,642
Union Mutual.....	180	252,340	53,512	13,644
Washington.....	7,825	\$16,606,870	\$1,629,776	\$660,296
Totals.....	7,825	\$16,606,870	\$1,629,776	\$660,296

FLORIDA.

COMPANIES.	Risks in Florida.	Losses in Florida.	Receipts in Florida.
Equitable, New York.....	\$621,614	\$21,260	.....
Manhattan.....	159,935	.....	\$10,855
Mutual, New York.....	317,000	3,340	36,632
New York.....	528,430	20,426	52,224
Travelers.....	1,017,000	2,258	7,681
Washington.....	26,000	.....	1,229
Totals.....	\$2,670,979	\$47,284	\$108,621

UNDERWRITERS' ORGANIZATIONS.

FIRE ASSOCIATIONS.

The following is a list of insurance organizations in the United States, together with the names of officers and members of principal committees. It has been corrected to June 1 1888, especially for THE YEAR BOOK:

NATIONAL BOARD OF FIRE UNDERWRITERS.

President, D. A. Heald, New York; vice-president, D. W. C. Skilton, Hartford; secretary, John L. Thompson, Philadelphia; treasurer, J. S. Parish, Providence.

Executive Committee—E. A. Walton, chairman, New York; Henry H. Hall, New York; J. W. Moller, Philadelphia; J. N. Dunham, Springfield; G. A. Van Allen, Albany; F. W. Arnold, Providence; Henry T. Drowne, New York; B. S. Walcott, New York; W. T. Barton, Providence; John C. Paige, Boston; Henry K. Miller, New York, secretary. Offices, No. 156 Broadway. Annual meeting held third Thursday in May.

FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST.

President, I. W. Holman; vice-president, J. C. Meyer; secretary and treasurer, J. C. Griffiths, Madison.

Executive Committee—I. S. Blackwelder, G. W. Adams, I. W. Holman, J. C. Griffiths, W. C. Bentley, H. C. Eddy, W. J. Littlejohn, John Hawley, Geo. H. Moore, C. W. Potter, M. J. Burns, E. S. Walker, J. C. Meyer.

SOUTHEASTERN TARIFF ASSOCIATION.

President, Clarence Knowles; vice-president, W. D. Deane; secretary, C. C. Fleming.

Executive Committee—J. C. Whitner, Thomas Eggleston, W. P. Pattillo, Livingston Mims, W. F. Prioleau, Atlanta, Ga. Associates—S. Y. Tupper, North Carolina; J. B. Esell, South Carolina; W. W. Carver, Georgia; Robert E. Coxe, Alabama; Clarence F. Low, Florida.

Jurisdiction embraces the States of North Carolina, South Carolina, Georgia, Alabama and Florida.

NEW ORLEANS ASSOCIATION OF FIRE UNDERWRITERS.

President, Jas. T. Day; vice-president, L. H. Terry; secretary and treasurer, George Mather.

Executive Committee—J. A. Charlton, Lloyd R. Coleman, E. Gauche, W. E. Dodsworth, John R. Fell and H. Charnock. The rating committee is composed of L. M. Finlay, W. R. Lyman and C. F. Low.

ASSOCIATION OF INSURANCE SUPERINTENDENTS AND COMMISSIONERS.

President, Philip Cheek, Jr., Wisconsin; vice-president, O. R. Fyler, Connecticut; secretary, J. A. McEwen, Ohio.

Executive Committee—Charles P. Swigert, Il-

linois; D. P. Kingsley, Colorado; Elisha W. Bucklin, Rhode Island; Charles Shandrew, Minnesota; George B. Luper, Pennsylvania. The next meeting will be held at Madison, Wis., on the third Wednesday in August, 1888.

INDIANA ASSOCIATION OF UNDERWRITERS.

President, E. S. Walker; vice-president, John Ingram; secretary and treasurer, H. H. Madlen.

Executive Committee—E. A. Munson, W. H. Fulton, J. A. Kelsey.

"THE UNION."

President, C. H. Case; vice-president, Thomas S. Chard; secretary, E. A. Simonds, Chicago.

ILLINOIS STATE BOARD OF FIRE UNDERWRITERS.

President, J. W. Robertson, Chicago; vice-president, H. C. Welch, Englewood, Ill.; secretary and treasurer, S. D. Andrus, Chicago.

Executive Committee—H. B. Washington, B. H. Lenehan, P. W. Plank, C. L. Whittemore, Thomas M. Smith and L. E. Hildreth. Annual meeting second Tuesday in May.

IOWA UNION OF UNDERWRITERS.

President, Geo. A. Armstrong, Des Moines, Ia.; vice-president, H. N. Worth; secretary and treasurer, S. E. Case.

Executive Committee—C. S. Cowles, M. S. Woodward, Wm. R. Smith.

MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

President, E. B. Stoddard, Worcester; vice-presidents, S. H. Johnson, Holyoke; George Hayward, Concord; George B. Faunce, Dedham; secretary and treasurer, Alfred L. Barbour, Cambridgeport.

Executive Committee—H. C. Bigelow, Boston; E. M. Tucke, Lowell; Charles A. Howland, Quincy; R. F. Upham, Worcester, and E. Howe, Jr., Dedham. Annual meeting occurs at Boston on second Friday in September.

MICHIGAN ASSOCIATION OF FIRE UNDERWRITERS.

President, G. H. Moore; vice-president, Wm. R. Foster; secretary and treasurer, C. E. Preston.

Executive Committee—H. H. Gidden, Geo. W. Chandler, C. H. Barry. Annual meeting occurs first Monday in October.

MINNESOTA AND DAKOTA FIRE UNDERWRITERS UNION.

President, John H. Griffith, St. Paul; vice-president, David F. Vail, Minneapolis; secretary and treasurer, W. C. Bradenbagen, St. Paul.

MISSISSIPPI UNDERWRITERS ASSOCIATION.

President, L. M. Tucker; vice-president, R. V. Manston; secretary, A. C. Lee.

ASSOCIATION OF FIRE UNDERWRITERS OF MISSOURI, KANSAS AND NEBRASKA.

President, Walter Scott; vice-president, J. B. Tuttle, Carthage; secretary and treasurer, H. P. Stuart, Kansas City.

Executive Committee—S. E. Waggoner, A. F. Dean, F. W. Little, Theodore Wiseman, O. T. Welch, W. A. Cormany, John P. Williams, A. G. Beeson, N. S. Harding.

NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS.

President, A. P. Howes; vice-president, J. M. Hodges; secretary, A. M. Burtis, New York.

UNDERWRITERS ASSOCIATION OF NEW YORK STATE.

President, W. A. Holman; vice presidents, C. H. Van Antwerp, H. B. Smith; secretary, W. J. Frederick; treasurer, L. S. Morgan.

Executive Committee—F. W. Jenness, chairman; Geo. S. A. Young, J. M. Hodges, W. P. Lamb, G. A. Furness.

NEW ENGLAND INSURANCE EXCHANGE.

President, Henry R. Turner; vice-presidents, H. E. Wheelock, E. B. Cowles, Frank A. Collen; secretary and treasurer, Arthur A. Clarke.

Executive Committee—James H. Leighton, F. A. Weathersbee, S. J. Whyte.

BOARD OF FIRE UNDERWRITERS OF THE PACIFIC.

President, Wm. L. Chalmers; vice-president, L. B. Edwards; secretary and treasurer, Bernard Faymonville.

Executive Committee—W. J. Callingham, Geo. C. Pratt, Rolla V. Watt. Annual meeting in February.

FIRE UNDERWRITERS ASSOCIATION OF THE PACIFIC.

President, J. W. Staples; vice-president, W. L. Chalmers; secretary, Bernard Faymonville. Executive Committee—H. K. Belden, George F. Ashton, Calvert Meade.

PACIFIC INSURANCE UNION.

President, A. E. Magill; vice-president, H. R. Mann; secretary and treasurer, Chas. D. Haven.

ASSOCIATION OF FIRE UNDERWRITERS FOR TEXAS.

President, J. M. Cotton of Houston; vice-president, A. Kenison of Galveston; secretary, Milton Durgan.

Executive Committee—J. R. Polak of Dallas; Sam. P. Cochran of Dallas; C. M. Guinard of Galveston; J. M. O. Menard of Galveston, and Geo. J. Dexter of Dallas.

STATE BOARD OF UNDERWRITERS OF VIRGINIA.

President, T. G. Peyton; vice-president, J. De W. Churchill; secretary, P. H. Gibson.

Executive Committee—Thos. Peyton, W. D. Rice, Ro. E. Richardson, W. V. H. Williams, John W. Gordon.

Associate Executive Committee—W. E. Chapin, G. A. Davenport, L. R. Warren, W. B. Glasby, W. P. White, A. G. McIlvaine, E. W. Butcher, M. L. Hewes, J. F. Ewens, D. N. Walker.

NEW HAMPSHIRE STATE BOARD OF FIRE UNDERWRITERS.

President, S. B. Stearns; vice-president, Samuel C. Eastman; secretary, Rufus P. Stanleys; treasurer, Lyman Jackman.

Executive Committee—A. F. Howard of Portsmouth; W. H. Berry of Manchester; A. W. Baker of Lebanon; W. H. Elliott of Keene; R. P. Stanleys of Concord.

WESTERN MUTUAL UNDERWRITERS ASSOCIATION.

President, H. G. McPike, Alton, Ill.; vice-president, John F. Clark; secretary and treasurer, W. B. Ferguson, Rock Island, Ill.

Executive Committee—Wm. E. Smith, A. A. Carpenter, St. Louis; E. W. Arndt.

CANADIAN FIRE UNDERWRITERS ASSOCIATION.

President, J. J. Kenney of the Western; vice-president, Wm. Tatley of the Royal; Toronto secretary, Robt. McLean; Montreal secretary, A. W. Hadrill.

LOCAL BOARDS IN IMPORTANT CITIES.**ASSOCIATION OF FIRE UNDERWRITERS OF BALTIMORE.**

President, G. Harlan Williams; vice-president, J. C. Keighler; treasurer, C. W. S. Hall; secretary, J. G. Brittain.

Executive Committee—M. Warner Hewes, Wm. Cunningham, Wm. C. Jennes, Chas. Weber, Jr., A. Roszel Cathcart, Robt. J. Miller.

BOSTON FIRE UNDERWRITERS UNION.

President, Jos. W. Balch; vice-president, James Goodman; treasurer, Charles E. Guild; secretary, Osborne Howes, Jr.

Executive Committee—B. B. Whittemore, E. B. Hinkley, Cyrus Brewer, Geo. W. Reed, Francis Peabody. Annual meeting, second Thursday in December.

BOSTON BOARD OF FIRE UNDERWRITERS.

President, J. Edward Hollis; secretary, Osborne Howes, Jr.

Executive Committee—George R. Rogers, Frank E. Sweetser, Charles E. Guild, B. B. Whittemore, J. Edward Hollis.

Committee on Brokers—E. E. Patridge, R. A. Boit, C. H. Hayes.

Committee on Rates—Hammond Vinton, A. P. Curtis, James Goodman. Annual meeting, second Tuesday in November.

CHICAGO BOARD OF UNDERWRITERS.

President, Edward M. Teall; vice-president, J. H. Moore; treasurer, Oscar W. Barrett; secretary, R. N. Trimmingham; superintendent of surveys, Thomas A. Bowden.

OHIO STATE BOARD.

President, A. R. Manning, Cleveland, O.; secretary and treasurer, W. H. Sage, Wellington, O.

Executive Committee—Charles Richardson, Thos. H. Smith and C. L. Seeley. Next meeting occurs July 16, 1888, and each alternate month thereafter.

BOARD OF FIRE UNDERWRITERS OF ALLEGHENY COUNTY.

President, W. G. McCandless; vice-president, Wm. F. Gardner; treasurer, John H. Cloney; secretary, J. B. McFadden; inspectors, Henry F. Eggers and Clarence W. Reed.

Executive Committee—Wm. M. Jones, O. M. Edwards, Hollis McKown, C. G. Donnell, Wm. P. Herbert, Fred W. Kiefer, J. W. Arrott.

THE CINCINNATI FIRE UNDERWRITERS ASSOCIATION.

President, J. M. De Camp; vice-president, Jacob Burnet; secretary, Charles E. Marshall; treasurer, Karl Benndorf.

Executive Committee—J. W. Hartwell, Sam'l P. Post, Francis H. Cloud.

FIRE UNDERWRITERS ASSOCIATION OF THE DISTRICT OF COLUMBIA.

President, N. D. Larner; vice-president, R. W. Tyler; treasurer, C. McClelland; secretary, Fred. W. Pratt; and Lem Towers, Jr., inspector.

NEW YORK BOARD OF FIRE UNDERWRITERS.

President, George M. Coit; vice-president, Samuel J. Blagden; secretary, William W. Henshaw; assistant secretary, David L. Kirby; treasurer, William Anderson.

Committees were appointed as follows: Finance—J. F. Halstead, Lindley Murray, Jr., J. S. Hollinshead, David Adece, Henry W. Eaton, Daniel Underhill, S. E. Blecher. Fire Patrol—George T. Patterson, Jr., A. M. Kirby, Jay J. Nestell, Charles M. Peck, Samuel Townsend, Henry E. Bowers, N. W. Meserole. Laws and Legislation—E. R. Kennedy, Charles A. Hull, J. M. Hare, Peter Notman, James A. Alexander, George P. Sheldon, Charles Sewall. Surveys—John H. Washburn, James

Vereance, F. C. More, F. O. Affeld, A. D. Irving, William B. Ogden, Edward Rowell. Police and Origin of Fires—William DeL. Broughton, Walter K. Payn, Hugo Schumann, Alexander C. Milne, Charles L. Gunn, W. W. Underhill, E. Litchfield.

NEW YORK TARIFF ASSOCIATION.

President, J. H. Washburn; vice-president, Charles Sewall; secretary and treasurer, Wm. DeL. Boughton.

Executive Committee—Wm. A. Anderson, James A. Alexander, Jeffrey Beavan, D. F. Fernald, Charles A. Hull, A. D. Irving, W. W. Underhill.

Committee on Tariff—Geo. M. Coit, David Adece, H. W. Eaton, F. O. Affeld, West Pollock, A. M. Kirby, M. A. Stone, H. H. Hall, Wm. B. Ogden, Geo. T. Patterson, Jr., W. S. Banta, James A. Silvey, Sam'l P. Blagden, E. R. Kennedy, Edward Litchfield. Annual meeting held first Tuesday in April.

MONROE COUNTY BOARD OF FIRE UNDERWRITERS.

President, Charles H. True of Pittsford; vice-president, Anson L. Beardsley of Fairport; secretary, Selden Page of Rochester; treasurer, Wilson W. Brown of Penfield.

METROPOLITAN BOARD OF FIRE INSURANCE BROKERS.

President, Frederick H. Parsons; vice-president; Herman Mosenthal; secretary, Elliot McCormick, treasurer, John H. Rieger.

THE PHILADELPHIA FIRE UNDERWRITERS ASSOCIATION.

President, George E. Wagner; vice-president, R. Dale Benson; secretary and treasurer, Henry Darrach; assistant secretary, John V. Horn.

Executive Committee—W. C. Goodrich, George G. Crowell, Tatnall Paulding, E. C. Irvin, Samuel D. Hawley, Charles Platt, Jr., John Welsh Dulles, George Wood, C. S. Hollinshead.

PHILADELPHIA FIRE INSURANCE PATROL.

President, Atwood Smith; treasurer, James W. McAlister; secretary, Thomas C. Hill; directors, Charles Platt, E. C. Irvin, John L. Thompson and Geo. E. Wagner.

PHILADELPHIA TARIFF ASSOCIATION.

President, Thos. H. Montgomery; vice-president, Geo. E. Wagner; secretary and treasurer, Henry Darrach.

TOLEDO FIRE UNDERWRITERS ASSOCIATION.

President, Frank J. Hoag; vice-president, Marion Lawrence; treasurer, John D. Irving; secretary and surveyor, Chas. M. Lang.

Executive Committee—Harry Haynes, John S. Kountz, V. Braun, Ira A. Richardson, W. H. Alexander, L. W. Frost, E. A. Pope.

THE ST. LOUIS BOARD OF FIRE UNDERWRITERS.

President—James A. Waterworth; vice-president, John R. Triplett; secretary, E. C. Acton; treasurer, James E. Cowen.

THE ST. JOHNS (N. B.) BOARD OF FIRE UNDERWRITERS.

President—William M. Jarvis; secretary, Peter Clinch.

Committee on Rates—C. E. L. Jarvis, D. R. Jack and B. G. Taylor. Adjusting Committee—E. L. Whittaker and George E. Fairweather.

CLEVELAND (O.) BOARD OF UNDERWRITERS.

President, A. G. Hopkinson; vice-president, Thomas H. Geer; secretary, A. I. Truesdell; treasurer, George P. Burwell.

LIFE UNDERWRITERS ASSOCIATIONS.**BALTIMORE LIFE UNDERWRITERS ASSOCIATION.**

President, O. F. Bresee; vice-presidents, Jonathan K. Taylor, J. E. Jacobs; secretary, L. H. Baldwin; treasurer, George W. S. Hall.

Executive Committee—Frank Markoe, W. S. Wilkinson, W. F. McIntire, H. P. Goddard, and the officers.

LIFE UNDERWRITERS ASSOCIATION OF BOSTON.

President, George N. Carpenter; vice-presidents, W. H. Dyer and David N. Holway; secretary, Franklin Barnard; treasurer Francis Marsh.

Executive Committee—Ben S. Calef, C. W. Hatch, Darwin Barnard, James P. Phelps, W. W. Hodges, and the president, secretary and treasurer, ex-officio. Annual meeting second Tuesday in February.

THE PHILADELPHIA LIFE UNDERWRITERS ASSOCIATION.

President, William H. Lambert; first vice-president, H. C. Lippincott; second vice-president, I. L. Register; third vice president, W. H. Tilden; secretary, E. H. Plummer; treasurer, Amos Wake-
lin.

Executive Committee—Joseph Ashbrook, D. A. Keyes, J. W. Woods, W. L. Moore, Richard Fisher, John J. Macfarlane, F. A. Howard.

CINCINNATI ASSOCIATION OF LIFE UNDERWRITERS.

President, L. C. Lawson; vice-presidents, Robert H. Kellogg and J. H. Day; secretary, John H. King; treasurer, Robert Simpson.

Executive Committee—Colin Ford, M. J. Mack, F. G. Cross, W. D. Yerger and W. K. Halsted.

LIFE UNDERWRITERS ASSOCIATION OF THE DISTRICT OF COLUMBIA.

President, R. H. Cralle; vice-president, E. J. Gresham; secretary, W. Scott Smith; treasurer, A. C. Gibbs.

Executive Committee—Gen. A. D. Hazen, E. H. Walker, Jas. E. Waugh, Myer Cuhnen, Hartwell Lincoln.

LIFE UNDERWRITERS ASSOCIATION OF MAINE.

President, W. D. Little; vice-presidents, W. H. Anderson, H. N. Fairbanks and T. T. Merry; treasurer, A. H. Ford; secretary, C. A. Woodbury.

Executive Committee—J. B. Brackett, W. M. Pennell, G. P. Dewey, C. F. Dunlap, A. M. Austin,

and the president, secretary and treasurer, ex-officio. Annual and quarterly meetings held at Portland.

LIFE UNDERWRITERS ASSOCIATION OF MICHIGAN.

President, M. Early; first vice-president, J. C. Thompson; second vice-president, W. T. Gage; treasurer, C. W. Moore; secretary W. H. Burr.

Executive Committee—G. A. Watkins, W. D. Harrah, H. Haskell, C. P. Russell, A. S. Bradley.

LIFE INSURANCE ASSOCIATION OF NEW YORK.

President Charles H. Raymond; vice-presidents, Geo. W. English, Guilford Morse, T. J. Mumford; secretary, A. B. Abernethy; treasurer, Geo. F. Hadley; chairman, executive committee, Geo. P. Haskell.

LIFE UNDERWRITERS ASSOCIATION OF PITTSBURGH.

President, Henry C. Ayres; first vice-president, W. C. Lyon; second vice-president, James C. McKown; secretary, William M. Datesman; treasurer, I. F. Harris.

LIFE UNDERWRITERS ASSOCIATION OF PROVIDENCE, R. I.

President, John F. Huntsman; vice-presidents, James W. Day, Robert P. Gifford; secretary, J. M. Spencer, Jr.; treasurer, W. B. Holbrook. Annual meeting, January.

ASSOCIATION OF LIFE UNDERWRITERS OF WESTERN NEW YORK.

President, Joseph W. Pressy of Rochester; first vice-president, E. P. Clark of Rochester; second vice-president, Mathias Rohr of Buffalo; secretary, William Manning of Rochester; treasurer, M. D. L. Hayes of Rochester.

Executive Committee—E. A. Spencer of Buffalo, Byron Wells of Buffalo, D. J. Sadden of Rochester, W. G. Justice of Buffalo, Baron A. Mead of Rochester.

THE WISCONSIN UNDERWRITERS UNION.

President, E. V. Munn, Beloit; secretary, Wm. M. Wright, Janesville; vice-president, C. E. Norbeck, La Crosse.

Executive Committee—John H. Warner, chairman, Milwaukee; Wm. L. Jones, Milwaukee; J. C. Griffiths, Milwaukee; John McClure, St. Paul; George Williams, St. Paul. Annual meeting, June 11, 1888.

DIRECTORS OF COMPANIES.

Following are the names of the directors of prominent life, fire and miscellaneous insurance companies.

DIRECTORS AND TRUSTEES OF LIFE COMPANIES.

ÆTNA, Hartford.—M. G. Bulkeley, T. O. Enders, G. W. Russell, M. D., W. H. Bulkeley, L. Brainard, James Campbell, A. R. Hillyer, S. G. Dunham.

AMERICAN, Philadelphia.—Trustees: John J. MacFarlane, Louis E. Pfeiffer, Isaac Hazlehurst, Geo. H. Stuart, Jr., Charles Carver, Geo. W. Hall, Chas. T. Evans, Alex. G. Cattell, Walter E. Rex, Chas. G. Robeson, James S. Dungan, John C. McNaughton.

BERKSHIRE, Pittsfield, Mass.—John V. Barker, Thomas G. Carson, William R. Plunkett, Jabez L. Peck, J. N. Dunham, George T. Plunkett, James M. Barker, James W. Hull, J. F. A. Adams, Byron Weston, Henry W. Taft, Justin Dewey, Wellington Smith, Henry W. Bishop, S. W. Brayton, W. B. Plunkett, George H. Tucker.

BROOKLYN, New York.—William M. Cole, president; Wm. H. Wallace, iron merchant and vice-president; Gen. Wm. H. Lyon, merchant; Michael Chauncey, retired; Augustus Ford, counsel; Arnold A. Lewis, broker; Jacob K. Olwine, retired; Daniel Ayers, M. D., LL. D., medical director; Isaac Carhart, retired; Hon. Felix Campbell, manufacturer (Member of Congress); H. B. Brundrett, president Pacific Bank, New York; Briton Richardson, silk importer; Alonzo Slote, merchant (Tredwell, Slote & Co.); Charles T. Barney, U. S. Express Company; E. W. Mascord, merchant; Alex. Forman, merchant; Daniel Birdsall, real estate; William H. Ford, of counsel; William Dutcher, secretary.

CONNECTICUT GENERAL, Hartford.—Thomas W. Russell, Robert E. Day, F. V. Hudson, Charles J. Cole, William H. Post, Leverett Brainard, Melancthon Stores, Franklin Chamberlin, P. H. Woodward, J. B. Talcott of New Britain, Charles Smith of Windham.

CONNECTICUT MUTUAL LIFE, Hartford.—Henry C. Robinson, Thomas Sisson, E. N. Kellogg, Edwin S. Tyler, Jacob L. Greene, Frank W. Cheney, W. B. Franklin, James J. Goodwin, Charles M. Beach, E. M. Bunce, John M. Taylor, Charles J. Bishop.

COVENANT MUTUAL, St. Louis.—A. F. Shapleigh, Wm. H. Woodward, Given Campbell, Wm. Brown, George H. Shields, E. Wilkerson, Hon. Nathan Cole, Charles A. McNair, Marcus A. Wolff, Herman Eisenhart, Jos. N. Evans, Noah M. Givan, Frank Carter, Nelson O. Nelson.

EQUITABLE, Des Moines, Iowa.—Trustees: Hoyt Sherman, R. L. Tidrick, Fred. C. Hubbell, Robert Fullerton, F. M. Hubbell, O. H. Perkins, R. T. Wellslager, I. T. Martin, Cyrus Kirk.

EQUITABLE, New York.—Henry B. Hyde, James W. Alexander, Louis Fitzgerald, Henry A. Hurl-

but, Henry G. Marquand, William A. Wheelock, Henry Day, M. Hartley, H. M. Alexander, Chauncey M. Depew, Charles G. Landon, Cornelius N. Bliss, Alanson Trask, E. Boudinot Colt, Eugene Kelly, John D. Jones, John Sloane, S. Borrowe, B. Williamson, G. W. Carleton, E. W. Lambert, H. S. Terbell, Thomas S. Young, Robert Bliss, John J. McCook, B. F. Randolph, John A. Stewart, George C. Magoun, Wm. B. Kendall, Daniel D. Lord, H. J. Fairchild, James Halsted, Wm. Alexander, Horace Porter, C. B. Alexander, George De F. L. Day, J. F. De Navarro, Parker Handy, Edward W. Scott, Charles S. Smith, Levi P. Morton, George H. Stuart, A. Van Bergen, William M. Bliss, Joseph T. Low, T. De Witt Cuyler, Oliver Ames, Eustace C. Fitz, S. H. Phillips, Henry R. Wolcott, Gustav G. Pohl.

GERMAN MUTUAL, St. Louis.—Trustees: Louis J. Behrens, F. W. Biebing, Isidor Bush, Julius Conrad, George Gehrke, Louis Gottschalk, Phil. Gruner, Dr. Hugo Kinner, Aug. Kriechhaus, Hugo Muench, Arthur Olshausen, Theo. Plate, F. W. Sennwald, Christ A. Stifel, Caspar Stolle, C. Th. Uhlmann.

GERMANIA, New York.—L. E. Amsinck, H. R. Baltzer, Isaac Bernheimer, Francis Bolting, Ernst Bredt, Hamilton Easter, Henry G. Eilshemius, Albrecht Pagenstecher, Alfred Roelker, Carl Rose, Hermann Rose, Fred'k Schwendler, Chas. F. Tag, J. H. Hardt, Otto Heinz, Hermann Marcuse, Richard Müser, Emil Oelbermann, F. von Bernuth, Edouard von der Heydt, Otto Wesendonck, Hugo Wesendonck, B. Westermann.

GIRARD ANNUITY AND TRUST, Philadelphia.—Managers: Effingham B. Morris, George Taber, Seth I. Comly, H. N. Burroughs, John A. Brown, Jr., William Massey, Benjamin W. Richards, John B. Garrett, William H. Jenks, John Wanamaker, George Tucker Bispham, William H. Gaw, B. Andrews Knight, Samuel B. Brown.

HARTFORD LIFE AND ANNUITY, Hartford.—F. R. Foster, H. A. Whitman, Geo. M. Ives, A. P. Hyde, Julius Converse, Niles P. Hough, John G. Root, William C. Jillson.

IMPERIAL LIFE, Detroit.—A. C. Bacon, Simon J. Murphy, C. A. Newcomb, George S. Davis, T. S. Anderson, J. B. Book, W. H. Elliott, A. E. F. White, C. A. Gower, S. R. Mumford, J. L. Hudson, Ransom Gillis, A. Waring, N. G. Williams, H. P. Cristy.

JOHN HANCOCK MUTUAL, Boston.—Sam'l Atherton, Geo. C. Lord, Jos. W. Balch, Liverus Hull, Jas. F. C. Hyde, Samuel Wells, Thomas F. Temple, Daniel Needham, Franklin Haven, Jr., John Carr, Albert H. Higgins, Stephen H. Rhodes.

LIFE INSURANCE COMPANY OF VIRGINIA.—G. A. Walker, T. William Pemberton, Jas. Pleasants, J. G. Walker, Everett Waddey, W. R. Quarles, F. H. Cameron, Geo. Johnston, John R. Cooke, James W. Pegram.

MANHATTAN, New York.—James M. McLean, John T. Terry, Edward Schell, D. H. McAlpin, W. J. Valentine, Ambrose C. Kingsland, James Stokes, E. A. Walton, O. G. Walbridge, Geo. W. Quintard, Leon Blum, C. Norwood, John W. Hunter, P. Van Zandt Lane, Jacob Naylor, Edward King, John H. Watson, James E. Yeatman, N. K. Masten, Abram Du Bois, Spencer H. Smith, Henry Van Schaick, Henry B. Stokes, George H. McLean, Philip Bissinger, Artemus H. Holmes, James A. Garland, Frederick Billings, Henry B. Pierce, Emil F. Del Bondio, Wm. H. Oakley, Robert S. Green, Jacob L. Halsey, Arthur Leary, C. D. Wood.

MASSACHUSETTS MUTUAL, Springfield, Mass.—M. V. B. Edgerly, Ephraim W. Bond, W. C. Sturtevant, Homer Foot, Julius H. Appleton, Lewis J. Powers, Henry S. Lee, Gideon Wells, John A. Hall, N. C. Newell, Henry S. Hyde, Henry M. Phillips, Edwin D. Metcalf, Wm. Bross, John R. Redfield, Wm. A. Tower, James R. Kendrick, Chas. S. Mellen, J. Edwin Smith, P. C. Cheney, Geo. B. Chandler, H. S. Walbridge, Jas. M. Warner, John K. Marshall, J. S. Tilney, John F. Anderson, Jr.

METROPOLITAN, New York.—Joseph F. Knapp, Hon. Thomas L. James, Hon. William Henry Arnoux, Hon. Silas B. Dutcher, Hon. Enoch L. Fancher, D. C. Ripley, Chas. Curtis, John M. Crane, James L. Stewart, Emery M. Van Tassel, Eli Beard, H. Toulmin, John R. Hegeman.

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MUTUAL LIFE INSURANCE COMPANY, Louisville, Ky.—Thomas L. Barrett, John M. Robinson, Henry W. Barret, J. B. Wilder, George W. Morris, William Mix, Geo. W. Wicks, John D. Taggart, W. W. Hite, W. C. Priest, M. Muldoon, H. M. Burford, W. H. Bolling, M. D., Charles Goldsmith, John W. Green, Attila Cox, A. P. Humphrey.

NATIONAL, Montpelier, Vt.—Paul Dillingham, Timothy P. Redfield, Charles Dewey, W. H. H. Bingham, George W. Reed, Dudley C. Denison, Frederick Billings, Edward Dewey, James C. Houghton, Fred. E. Smith, Perley P. Pitkin, Charles T. Sabin, James T. Phelps.

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NEW YORK LIFE, New York.—Trustees: William H. Appleton, William H. Beers, William A. Booth, Hon. Benjamin H. Bristow, Henry Bowers,

John Claflin, Robert B. Collins, Alex. Studwell, Elias S. Higgins, Walter H. Lewis, Edward Martin, Richard Muser, C. C. Baldwin, John N. Sterns, William L. Strong, W. F. Buckley, Henry Tuck, A. H. Welch, L. L. White.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, Milwaukee.—Trustees: John H. Roundtree, H. L. Palmer, Charles D. Nash, Jerome I. Case, Anson P. Waterman, J. H. Van Dyke, Guido Pfister, David Ferguson, John J. R. Pease, John Plankinton, George Burnham, Matthew Keenan, Edwin Hyde, Dwight Durkee, David J. Brewer, C. B. Skinner, Angus Smith, Willard Merrill, H. H. Sibley, Geo. W. Mitchell, John Lawler, Wm. P. McLaren, Albert Conro, Samuel C. Lawrence, C. J. L. Meyer, Wm. C. Allison, B. K. Miller, Jesse Spaulding, A. J. Seasongood, C. D. Fisher, W. G. Fitch, Charles Ray, Harry L. Horton, John L. Mitchell.

PACIFIC MUTUAL, San Francisco.—Robert Sherwood, Geo. W. Beaver, L. S. Adams, Columbus Waterhouse, W. T. Garratt, W. R. Cluness, Samuel Lavenson, Geo. A. Moore, J. F. Houghton, Hugh M. Larue, D. W. Earl, Chas. N. Fox, James Carolan; Henry T. Scott, L. P. Drexler.

PENN MUTUAL, Philadelphia.—Trustees: Benjamin Allen, B. S. Bentley, Richard S. Brock, Thomas W. Davis, Robert Dornan, Henry S. Eckert, Charles J. Field, Howard Hinchman, Joseph B. Hodgson, Wm. C. Houston, Frederick A. Hoyt, Ellwood Johnson, William H. Kern, Frank Markoe, R. Allison Miller, James O. Pease, N. A. Plympton, J. M. P. Price, William H. Rhawn, William M. Runk, John Scott, N. Parker Shortridge, Atwood Smith, John Taylor, Charles Watson, John H. Watt, Chas. B. Williams.

PROVIDENT SAVINGS, New York.—Abraham Avery, Stephen G. Clarke, Alonzo B. Cornell, John O. Heald, Sheppard Homans, J. B. Houston, Theo. F. Miller, Joseph H. Parsons, G. S. Plumley, Timothy H. Porter, James H. Saville, Wm. S. Stanley, Wm. E. Stevens, Chas. C. Worthington, Samuel Parsons, A. S. Barnes, deceased, Parke Godwin, out, Samuel Parsons, elected.

PRUDENTIAL, Newark, N. J.—John F. Dryden, Leslie D. Ward, Horace Alling, Henry J. Yates, Edgar B. Ward, Edward S. Johnson, Theo. C. E. Blanchard, Aaron Carter, Jr., Alfred A. Reeves, James Perry, Charles G. Campbell, Elias S. Ward, Seth A. Keeney.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY, Des Moines, Ia.—S. A. Robertson, president; Frank D. Jackson, vice-president; G. B. Pray, treasurer; Sidney A. Foster, secretary; Jas. T. Priestley, medical director; A. R. Bradeen, N. M. Hubbard, Jr., Jos. S. Morgan, C. H. McMaster, John R. Prime, C. D. Boardman.

STATE MUTUAL, Worcester, Mass.—A. G. Bullock, P. L. Moen, Joseph Sargent, Thomas H. Gage, E. B. Stoddard, T. W. Hammond, S. Salisbury, Wm. E. Starr, August N. Currier, Chas. A. Denny, Wm. H. Jourdan, George F. Hoar, Albert Wood, Henry M. Witter, Thomas L. Nelson, Josiah H. Clark.

TRAVELERS, Hartford.—James G. Batterson, James L. Howard, George W. Moore, Gustavus F. Davis, Ebenezer Roberts, Hugh Harbinson, George M. Pullman, Caleb M. Holbrook, Nathaniel Shipman, Rodney Dennis, Henry P. Sterns, William B. Clark, Austin C. Dunham, Ezra H. Baker, Pliny Jewell, Asa W. Jilson, George Roberts.

UNION CENTRAL, Cincinnati, O.—John Davis, M. D.; R. S. Rust, L.L.D.; William B. Davis, M. D.; Prof. W. G. Williams; William M. Ramsey, John M. Pattison, J. R. Clarke, Peter Murphy, E. P. Marshall, John M. Phillips, Richard Dymond.

UNION MUTUAL, Portland.—Hon. Josiah H. Drummond, John E. Dewitt, Henry C. Hutchins, Hon. Percival Bonney, Hon. Marquis F. King, Thomas A. Foster, M. D.; Hon. Fred. E. Richards, George L. Deblois, Edward A. Noyes, Hon. Fred. Robie, Frank E. Allen, James Yereance.

UNITED STATES, New York.—Isaac N. Phelps, Clinton Gilbert, Henry W. Ford, W. A. Ogden Hegeman, Nathan F. Graves, H. K. Thurber, P. Van Volkenburgh, Julius Catlin, Jr., Henry C. Hulbert, James R. Plum, George G. Williams, A. Wallach, Oliver P. Buel, Henry L. Clapp, E. Van Volkenburgh, Charles P. Fraleigh, John P. Munn, M. D.; George H. Burford, Alfred S. Heidelbach, Alfred Wheelwright, Joseph M. DeVeau, Charles E. Bill, Francis L. Leland, E. H. Perkins, Jr.; A. S. Frissell, John Jay Knox, John J. Tucker, D. H. Houghtaling.

VERMONT, Burlington, Vt.—Torrey E. Wales, Samuel Huntington, James A. Shedd, Russell S. Taft, Jo D. Hatch, F. C. Kennedy, Daniel Roberts, W. W. Henry, Wm. A. Crombie, Edward Barlow, Joel H. Gates, J. C. Dunn, T. A. Hopkins, C. M. Spaulding, Elihu B. Taft, Edwin Wheelock, William M. Hart, C. W. Carter, D. W. Robinson, George H. Morse, Robert Roberts, Walter Carpenter.

WASHINGTON, New York.—W. A. Brewer, Jr., Wm. Haxtun, Roland G. Mitchell, George N. Lawrence, Levi P. Morton, Abiel A. Low, Gustav Schwab, Merritt Trimble, George A. Robbins, Thomas Hope, James Thomson, Wilson G. Hunt, Chas. H. Ludington, Robert Bowne, Francis Speir, Frederic R. Coudert, George Newbold, Benjamin Haxtun, David Thomson, Edwin H. Mead, Henry F. Hitch, Charles P. Britton, Francis G. Adams, Benjamin W. McCready, M. D.

DIRECTORS OF FIRE AND MARINE COMPANIES.

ÆTNA, Hartford.—Roland Mather, Gustavus F. Davis, Drayton Hillyer, Walter Keney, Chas. H. Brannard, William F. Tuttle, Lucius J. Hendee, Francis B. Cooley, William R. Cone, Henry E. Russell, Nathaniel Shipman, Austin C. Dunham, James A. Smith, Morgan G. Bulkeley, J. Pierpont Morgan, Thomas O. Enders, Atwood Collins.

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METROPOLITAN PLATE GLASS, New York.—Henry Harteau, Edgar W. Crowell, John D. Prince, Cyrus B. Davenport, George G. Reynolds, Rufus Litchfield, Joseph S. Spinney, Theodore E. Smith, Felix Campbell, Charles Kellogg, Samuel H. Cornell, Alfred C. Barnes, James M. Leavitt, Mathew P. Robbins, Daniel D. Whitney, Charles T. Corwin, Calvin E. Pratt, Thomas D. Carman, Robert Porterfield, Clement Lockitt, Foster Pettit, Peter Wyckoff.

PACIFIC SURETY CO., San Francisco.—Geo. C. Perkins, John Birmingham, Albert Miller, J. L. Moody, H. S. Crocker, J. N. Knowles, J. J. Valentine, Wm. Clift, H. L. Davis, Wallace Everson, A. P. Redding.

THE STANDARD LIFE AND ACCIDENT INSURANCE CO., Detroit.—Simon J. Murphy, D. M. Ferry, Jas. McMillan, W. C. Yawkey, F. W. Hayes, C. C. Bowen, M. W. O'Brien, D. Whitney, Jr., R. W. Gillett, Wm. A. Moore, Geo. H. Hopkins, E. W. Meddaugh, E. M. Fowler, F. F. Palms, E. A. Leonard.

THE FIELD MEN.

GENERAL AND SPECIAL AGENTS OF FIRE INSURANCE COMPANIES.

The following information regarding the field organization of general agency fire and fire-marine insurance companies operating in the United States, embraces the names and addresses of general and State agents, the territorial jurisdiction of each general agency, the special jurisdiction of the home or main office, the names of special agents, and lists of States and Territories in which the company operates. Companies having prominent local agencies in various States are also included, the names of such agents being given. For names of officers or managers of companies, see Statistics of Fire and Marine Insurance Companies in America.

ÆTNA INSURANCE Co., Hartford.—F. C. Bennett, general agent, and Wm. H. Wyman, assistant general agent, of the Western Department, embracing the Western and Southwestern States, with headquarters at Cincinnati; George C. Boardman, general agent of the Pacific Coast Department; T. E. Pope, assistant general agent, San Francisco; J. A. Alexander, general agent, New York city; Wm. C. Goodrich, general agent, Philadelphia; Jas. S. Gadsden, general agent, and Louis O. Kohtz, assistant general agent, Chicago. Special jurisdiction of the home office extends over the New England, Middle and South Atlantic States. E. J. Bassett, general agent at headquarters. Special agents, J. C. Hilliard, Boston, Mass.; T. P. Stowell, Rochester, N. Y.; W. C. Goodrich, Philadelphia, Pa.; E. O. Weeks, Wilkesbarre, Pa.; Chas. H. Hollister, Elmira, N. Y.; A. C. Bayne, Albany, N. Y., and I. H. Coe at Hartford. The company operates in all States except where deposits are required; also in Canada.

AGRICULTURAL INSURANCE Co., Watertown.—C. Patterson & Son, 71 Wall street, New York, general agents for Eastern New York, Eastern Pennsylvania, Connecticut, New Jersey; D. A. Clark, Baltimore, Md., general agent for Southern Pennsylvania, Maryland, West Virginia, Delaware and the District of Columbia; Geo. D. Pleasants & Son, Richmond, Va., State agents for Virginia; A. H. Darrow, Chicago, Ill., general agent for Illinois, Michigan, Indiana, Iowa, Kansas, Nebraska, Colorado, Missouri, Wisconsin and Minnesota; J. R. Hawthorne, Cleveland, O., general agent for Ohio and Kentucky; Hutchinson & Mann, San Francisco, Cal., general agents for California, Oregon, Washington Territory, Utah and Montana; J. Flynn, Toronto, chief agent for Western Canada; Dewey & Brockman, Brockville, general agents for Eastern Canada. Special jurisdiction of home office extends over New York (except Hudson river counties) and Northern Pennsylvania. Special agents, H. D. Cornell, New York; J. W. Kinney, E. D. Kinney, J. G. S. Best, Chicago; O. N. Hall, W. L. Chaffers, San Francisco; George R. Welch, Rochester, N. Y.; H. Barnum, Binghamton, N. Y.; Louis N. Flynn, Watertown, N. Y.

ALLEMANIA, Pittsburgh, Pa.—Chas. P. Kellerman, special agent, Pittsburgh, Pa.

ALTA, Stockton, Cal.—Charles W. Dohnmann, Stockton, Cal., general agent. Supervises entire territory covered by operations of company. C.

D. Hampton, Spokane Falls, Wash. Ter., agent for Washington Territory.

AMAZON INSURANCE Co., Cincinnati.—N. R. Walker, State agent for Ohio; John C. Whitner & Co., Atlanta, Ga., managers for Kentucky, Tennessee, Georgia, Louisiana and Alabama. The company operates in Ohio, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Nebraska, Colorado, California, Kentucky, Tennessee, Alabama, Georgia and Louisiana. Rollo V. Watt, general agent for California at San Francisco; Geo. W. Reynolds, Quincy, Ill., special agent.

AMERICAN FIRE INSURANCE Co., Baltimore.—General agent for District of Columbia, Washington Danenhower.

AMERICAN INSURANCE Co., Boston.—R. O. Glover, general agent for New York city; Chas. Platt, Jr., general agent for Philadelphia; J. S. Maury & Co., general agents for Baltimore; R. W. Hosmer & Co., Chicago, general agents for Western States. Jurisdiction of home office, general. The company operates in Massachusetts, New York, Pennsylvania, Maryland, Missouri, Illinois, Wisconsin, Ohio, Michigan, Kentucky, Minnesota, Iowa and Nebraska.

AMERICAN INSURANCE Co., Newark.—Balfour, Guthrie & Co., San Francisco, Cal., general agents for Pacific coast; Geo. W. Spencer, manager; Geo. E. Crater, Denver, State agent for Colorado. Special agents, J. N. Tinkham, St. Louis, special for Missouri, Kansas, Nebraska, Iowa and Illinois; S. H. Southwick, Chicago, special for Wisconsin, Minnesota, Michigan, Indiana and Ohio; Samuel J. Whyte, Springfield, Mass., special for Maine, Massachusetts, Rhode Island, Connecticut and New York; P. L. Hoadley, secretary agency department. The company operates in Maine, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Maryland, Ohio, Kentucky, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Colorado and California.

AMERICAN FIRE INSURANCE Co., New York.—Martin Collins, St. Louis general agent for Missouri, Iowa, Kansas, Nebraska and Colorado. Home office has jurisdiction of the remainder of the territory. The company operates in Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Illinois,

Michigan, Colorado, Minnesota, Wisconsin, South Carolina, Missouri, Delaware, Kentucky, Iowa, Kansas, Nebraska and California. E. S. Walker, general agent Ohio, Indiana, Kentucky, Michigan and Wisconsin; Silas P. Wood, agency manager, with headquarters at home office; Walter L. Wilcox, special agent New England States; Charles F. Hawkins, special agent Middle States.

AMERICAN, Philadelphia.—Chas. P. Frame, New York, general agent of Eastern Department; Eglinton Francis, Philadelphia, general agent Central Department; Brown, Craig & Co., San Francisco, general agents of Pacific Coast; Chas. E. Bliven, Chicago, general manager of Western Department; D. C. Campbell, special agent for the Southern Department; Dargan & Trezevant, Dallas, Tex., general agents of Southwestern Department; Wm. B. Kelly, Philadelphia, general agent of Middle and Southern Departments; J. Hugh Middleton, London, manager of London Branch. Special agents: Wm. J. Dawson, Southern New Jersey; Wm. E. Ash, Pennsylvania; Daniel Prentice, Geo. P. Peck and A. K. Slade, Jr., Eastern Department; M. R. McGill and Guy Francis, Central Department; B. Pribbenow, A. F. Miller, E. M. Hitchcock, Wm. M. Wright, Anthony Sweeney, J. M. Wheelock, N. B. Jones, C. N. Miller and W. F. Vallette, Western Department.

AMERICAN CENTRAL INSURANCE CO., St. Louis.—Geo. O. Carpenter & Son, Boston, general agents for Massachusetts and Maine. Special jurisdiction of home office, Michigan, Wisconsin, Minnesota, Dakota, Ohio, Indiana, Illinois, Iowa, Kansas, Arkansas, Texas, New Mexico, Kentucky, Tennessee, Nebraska, Colorado, Wyoming, Utah, California, Indian Territory, Montana and Missouri; J. D. Van Valkenburgh, Jr., 155 Broadway, Eastern Department, including New York, Pennsylvania, New Jersey, Maryland, District of Columbia and Connecticut. Special agents: J. C. Ragsdale, St. Louis; Erwin Ellis, Lebanon, Mo.; Robert Gray, Flora, Ill.; John H. Adams, Marshalltown, Ia.; J. T. Ashbrook, Indianapolis, Ind. Eastern Department: C. W. Van Valkenburgh and R. A. Race.

ANGLO-NEVADA ASSURANCE CORPORATION, San Francisco, Cal.—General agents: Mills & Ford, for New York, Pennsylvania, New Jersey, Delaware, Maryland and District of Columbia; N. Foster, Jr., & Wise, Boston, for New England States; Davis & Requa, Chicago, for Ohio, Indiana, Illinois, Michigan, Wisconsin, Iowa, Minnesota, Dakota and Missouri; Lofland & Menard, Galveston, for Louisiana and Texas; Adams & Boyle, Little Rock, for Arkansas; Frith & Zollars, Denver, for Colorado, Kansas, Nebraska, New Mexico and Wyoming. Special jurisdiction of home office: California, Nevada, Utah, Arizona, Montana, Oregon, Washington Territory and Idaho Territory. Special agents: V. C. Driffield, E. C. Morrison and Wm. Thomson. The company operates in all States and Territories except Mississippi, Alabama, Georgia and Florida.

AURORA FIRE AND MARINE INSURANCE CO., Cincinnati.—C. A. Banter, special agent, Mt. Vernon, O. The company operates in Ohio and Michigan.

BOATMANS FIRE AND MARINE INSURANCE CO., Pittsburgh.—Special jurisdiction of home office: Eastern, Western and Middle States. Special agent: E. C. Ulrich, Cincinnati, O., for Ohio, Michigan, Illinois, Wisconsin, Missouri, Iowa, Minnesota and Colorado. The company operates in Pennsylvania, New Jersey, Maryland, New York, Massachusetts, Maine, Ohio, Michigan, Illinois, Iowa, Minnesota, Kansas, Nebraska, Missouri, Kentucky, Rhode Island and Colorado.

BOSTON UNDERWRITERS.—Agency combination composed of the Neptune, Eliot, North Ameri-

can and Prescott companies, all of Boston; Weed & Kennedy, No. 120 Broadway, New York, managers for Metropolitan District, representing the Prescott, Neptune and North American. New Jersey, Ross M. Wickham, State agent, Newark. On the Pacific coast the combination is composed of the Eliot, Prescott and North American companies. Ed. E. Porter, San Francisco, is manager. Omaha, Neb., Alexander & Brigham, agents. The Neptune, Firemens and Eliot companies comprise the combination in the following localities: Portland, Me., Warren Sparrow, agent; Philadelphia, Pa., Chas. Platt, Jr., agent; St. Louis, Mo., Wm. H. Markham, agent; Chicago, Fred. S. James & Co. are agents for the combination. Prescott, Eliot and North American, Denver, Col., Ben. H. Wilson & Bro., agents.

BOYLSTON MUTUAL INSURANCE CO., Boston.—Geo. C. Clark & Co., agents at Chicago, Ill.; E. E. Levir, general agent for Western Department at Chicago, Ill.; H. M. Newhall & Co., managers for Pacific coast. Special jurisdiction of home office, New England. Special agents at home office, C. D. Palmer; J. F. Hastings for New York and Middle Department; D. W. Redfield, Western Department. The company operates in New York, New England States, Ohio, Kentucky, Tennessee, Utah, Colorado, Wisconsin, Iowa, Nebraska, Kansas, Missouri, Michigan, Illinois, Maryland, Minnesota and California.

BRITISH AMERICA ASSURANCE CO., Toronto.—Manager of company, John Morison, Toronto; secretary, George E. Robins, Toronto; territorial jurisdiction of the United States head office, entire United States. Special agents: L. B. Partridge, Philadelphia, for Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, West Virginia and Virginia; W. F. Dearborn, Jr., Boston, for Connecticut, Massachusetts, Maine and Rhode Island; G. P. Germain, for New York State; H. T. Lamey, Nevada, Mo., for Colorado, Dakota, Iowa, Kansas, Missouri, Minnesota, Nebraska; I. W. Holman, Chicago, general agent for Illinois, Indiana, Kentucky, Michigan, Ohio and Wisconsin. The company operates in all the United States with exceptions of New Hampshire, Vermont, Mississippi, North and South Carolina, Alabama, Arkansas, Florida and Louisiana.

BUFFALO GERMAN INSURANCE CO., Buffalo.—Agents at headquarters: George A. Reinhardt, general agent, and Chas. A. Georger, special agent. The company operates in Connecticut, District of Columbia, Indiana, Iowa, Illinois, Kentucky, Michigan, Massachusetts, Maine, Minnesota, Missouri, New York, New Jersey, Nebraska, Ohio, Pennsylvania and Wisconsin.

BURLINGTON, Burlington, Ia.—Seth Eggleston, Topeka, Kan.; H. F. Benedict, Lawrence, Kan.; M. S. Moore, Peoria, Ill.; W. H. Sheldon, Burlington, Ia.; Edward Bliven, Burlington, Ia.

CALIFORNIA INSURANCE CO., San Francisco.—Bament & Burnet, Cincinnati, O., supts. for Central Department, including Ohio, Indiana, Illinois, Wisconsin, Michigan, Minnesota, Dakota, Missouri, Kentucky, Iowa and Nebraska. J. S. Moore, Buffalo, N. Y., State agent for New York; Wm. Bowen, Austin, Tex., State agent Texas; Geo. C. Pratt, San Francisco, Cal., general agent. Special jurisdiction of home office, Pacific coast States and Territories, also Texas and Atlantic coast. Special agents: Mercer Otey, F. N. Delaney, F. S. Freeman, Noah Kelsey, M. Fitzgerald. Company operates in Ohio, Indiana, Illinois, Kentucky, Texas, Nebraska, New York, Pennsylvania, Maryland, Massachusetts, Oregon, Wyoming, New Mexico, Washington, Arizona, California, Montana, Nevada, Utah, Idaho, Colorado, Iowa, Missouri, Minnesota, Michigan and Wisconsin.

CITIZENS INSURANCE Co., Cincinnati.—Hutchinson & Mann, San Francisco, Cal., general agents for California; J. S. Moore, Buffalo, N. Y., general agent for New York; Ackerman Deyo & Hilliard, New York city; Jordan Lovett & Co., Boston, Mass.; C. L. Crane, St. Louis, Mo.; A. D. Kennedy, Chicago, Ill. The company operates in New York, Massachusetts, Pennsylvania, Illinois, Missouri, Wisconsin, Ohio, Connecticut and California.

CITIZENS INSURANCE Co., Evansville, Ind.—McGilliard & Dark, Evansville, Ind., general agents. A. A. Hoffer, special agent and adjuster. Benj. F. Walker, adjuster. Company operates in Indiana only at present. Capt. C. S. Gray, special agent in Indiana.

CITIZENS INSURANCE Co., New York.—Hollis & Snow, Boston, State agents for Massachusetts; W. B. Baker, Hartford, State agent for Connecticut. (For all Southern and Western States and Territories see N. Y. Underwriters Agency, New York.) Special jurisdiction of home office, Middle and Eastern States. H. J. Shaefer, special agent Central Pennsylvania.

CITIZENS INSURANCE Co., Pittsburgh.—J. H. Herman, special agent New England field. E. V. Goodchild, special agent New Jersey and Pennsylvania. C. H. Carr, Utica, N. Y., special agent New York State. J. W. Little, special agent Iowa, Wisconsin, Illinois, Nebraska, Minnesota and Missouri. J. T. McAninch, Cleveland, O., special agent Ohio, Michigan and Kentucky.

CITIZENS INSURANCE Co., St. Louis.—Geo. O. Carpenter & Son, Boston, Mass., State agents for Massachusetts. Hutchinson & Mann, San Francisco, general agents for California and Montana. Special jurisdiction of home office, all territory other than above. The company operates in Massachusetts, New York, Ohio, Indiana, Illinois, Missouri, Arkansas, Colorado, California and Montana.

COLUMBIA INSURANCE Co., Dayton.—W. H. Fuller, Columbus, O., and P. E. Norris, Cambridge, special agents. The company operates in Ohio only.

COLUMBIA FIRE AND MARINE, Portland, Ore.—John Andrea, Oregon and Washington Territory.

COMMERCE INSURANCE Co., Albany.—No general or State agents. Addison J. Hinman, special agent, Albany, N. Y. The company operates in Maine, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, New Jersey, Maryland, Ohio, Indiana, Wisconsin, Michigan, Kentucky, Missouri and Minnesota.

COMMERCIAL INSURANCE Co., San Francisco.—Mills & Ford, general agents for New York, Massachusetts, Connecticut, New Jersey, Maryland and Pennsylvania; R. J. Smith, general agent for Chicago, Illinois, Wisconsin, Minnesota, Michigan, Iowa, Ohio and Dakota; Martin Collins, St. Louis, general agent for Missouri, Nebraska and Kansas; Porter, Raymond & Co., Denver, Col., general agents for Colorado; William Bowen, Austin, Texas, special agent for Texas, Arkansas and Louisiana; Fuller & Young, Salt Lake City, general agents for Utah; Henry Hewett & Co., Portland, Ore., general agents for Oregon and Washington Territory. Special jurisdiction of home office: California, Nevada, Arizona, Utah and portions of Oregon, Montana, Idaho and Washington. The company operates in California, Nevada, Oregon, Utah, Nebraska, Kansas, Missouri, Colorado, Texas, Louisiana, Illinois, Pennsylvania, Maryland, New York, Massachusetts, Connecticut, New Jersey, Minnesota, Wisconsin, Arkansas, Michigan, Iowa, Ohio, Washington Territory, Idaho, Montana, Arizona and Hawaiian Islands.

CONCORDIA FIRE INSURANCE Co., Milwaukee.—Jacobs & Easton, San Francisco, general agents for Pacific coast; E. Patchin and J. E. Smith, Chardon, O., State agents for Ohio, Michigan and Indiana; H. A. Nolte, Milwaukee, State agent for Minnesota and Wisconsin; Madison Nelson, Kansas City, Mo., State agent for Missouri, Kansas and Colorado; Chas. A. Hilton, Grand Rapids, Mich., State agent for Illinois and Iowa. Company operates in Wisconsin, New York, Ohio, Michigan, Indiana, Illinois, Missouri, Kansas, Iowa, Minnesota, Colorado, California and Pacific coast. C. E. W. Chambers, New York, manager Eastern department, comprising New York, Massachusetts, Connecticut, Rhode Island, Pennsylvania and District of Columbia.

CONNECTICUT FIRE INSURANCE Co., Hartford.—A. Williams, manager, W. J. Littlejohn, assistant manager Western Department, 155 La Salle street, Chicago, Ill.; Robert Dickson, manager, Wm. Macdonald, assistant manager, Pacific Department, San Francisco, Cal. Special jurisdiction of home office extends over New England, Middle and Southern States and Canada. Special agents: J. H. Van Buren, Dunkirk, N. Y.; Henry E. Hess, Boston, Mass.; W. T. Howe, Glen Ridge, N. J.; C. W. Kibbee, St. Paul, Minn.; W. J. Dallas, St. Joseph, Mo.; R. L. Reynolds, Lincoln, Neb.; H. F. Webber, Cincinnati, Ohio; C. L. Whittemore, Chicago, Ill.; M. H. N. Raymond, Grand Rapids, Mich.; B. J. Smith, San Francisco, Cal.; C. A. Stuart, San Francisco, Cal.

CONTINENTAL INSURANCE Co., New York.—Bentley & Taylor, Chicago, Ill., general agents for Western and Northwestern States. State agents: Ohio, J. A. Weinland, Westerville; Michigan, J. F. Murray, Detroit; Indiana, E. N. Lessey, Indianapolis; Wisconsin, E. N. Munn, Beloit, Wis.; Minnesota and Dakota, J. J. Macdonald, St. Paul, Minn.; Iowa, Henry Paine, Decorah; Missouri, J. D. Fleming, Kansas City; Kansas, R. S. Odell, Topeka; Nebraska, K. Kneutson, Omaha; Colorado, Geo. E. Crater, Denver; Hutchinson & Mann, San Francisco, Cal., general agents for Pacific coast. Special jurisdiction of home office extends over the Eastern Middle, Southern and Southwestern States and the Pacific coast. Special agents, J. W. Grover, New Haven, Conn., for Massachusetts, Connecticut and Rhode Island; New York, John T. McCurdy, Dansville; Pennsylvania, G. B. Armitage, Philadelphia; Maryland, G. J. McCaffrey, Baltimore; Southern States, W. G. Whilden, Greenville, South Carolina; Kentucky and Tennessee, A. W. Hart, Columbia, Tenn.; Arkansas and Texas, C. W. Gainard, Galveston. The company operates in all States except New Hampshire, Virginia and Mississippi.

COOPER FIRE INSURANCE Co., Dayton, O.—J. A. Moore, Plymouth, O., general agent; O. F. Kemmer, Lima, O., special agent. Company operates in Ohio and Michigan.

COUNCIL BLUFFS INSURANCE Co.—W. Gerald Nason, State agent; M. C. Brainerd, special agent and adjuster; M. G. Webb, special agent; A. J. Wright, special agent; S. S. Rose, special agent; C. H. Osborne, special agent; Hon. Thos. Weidman (State Senator) special agent.

CRESCENT INSURANCE Co.—E. S. Walton, Sardis, Miss., for Mississippi; L. B. Leigh, Little Rock, for Arkansas. Special jurisdiction of home office, Louisiana. Company operates in Louisiana, Mississippi, Arkansas.

DAKOTA F. AND M., Mitchell, Dak.—G. L. Crandall, general agent for Arkansas, Louisiana, Alabama and South Carolina; W. H. Cobban, special agent for Dakota; Alex. Inglis, adjuster.

DAYTON, Dayton, O.—Captain Geo. T. Brown, John N. Weidner, Ohio.

DETROIT FIRE AND MARINE INSURANCE CO., Detroit.—Special agents: C. L. Andrews, Detroit, Mich., for Michigan, Ohio and Kentucky, Levi Coon, Quincy, Ill., for Illinois, Minnesota, Wisconsin, Iowa and Missouri. The company operates in Michigan, Minnesota, Wisconsin, Ohio, Indiana, Kentucky, New York, Iowa, Missouri and Illinois.

DUTCHESS COUNTY MUTUAL INSURANCE CO., Poughkeepsie, N. Y.—Sidney Scofield, general agent, Fishkill-on-Hudson, N. Y.; Walter Selvage, special agent, Brooklyn, N. Y. Company operates in New York and New Jersey.

EAST TEXAS FIRE INSURANCE CO., Tyler, Tex.—Dargan & Trezevant, Dallas, Tex., general agents for North Texas and Arkansas. Special jurisdiction of home office, all of Texas, except North Texas. The company operates in Texas and Arkansas; also writes reinsurance in other States upon application, but is admitted only in Texas and Arkansas.

ELIOT INSURANCE CO., Boston.—Chas. H. Post, manager for Middle Department, embracing New York, Connecticut, New Jersey and Pennsylvania. Special jurisdiction of home office, the New England States. The company operates in Maine, Massachusetts, Rhode Island, New York, Pennsylvania, Illinois, Connecticut and California.

EQUITABLE FIRE AND MARINE INSURANCE CO., Providence.—R. M. Buckman, 169 La Salle street, Chicago, general agent for Western States, in connection with the Rhode Island Underwriters Association. Special jurisdiction of home office, New England and Middle States. Special agents at headquarters, S. P. Fisk and J. J. Downey, Providence. The company operates in New England, New York, Pennsylvania, Maryland, District of Columbia, Ohio, Illinois, Michigan, Minnesota, Wisconsin, Iowa, Kentucky and Missouri.

FARMERS, Cedar Rapids, Ia.—Special agents at headquarters, J. K. Powers, J. W. Stahl, J. J. Clements, S. T. Berry, W. P. Henderson. Company operates in Iowa only.

FARMERS FIRE INSURANCE CO., York, Pa.—T. Derr & Bro., Wilkesbarre, Pa., general agents for Luzerne, Susquehanna, Wyoming, Lackawanna, Carbon, Montour, Columbia, Northumberland, Union and Snyder counties in Pennsylvania. Special jurisdiction of home office, entire field. Special agents: John T. Williams and Geo. W. Brillinger, York, Pa., Pennsylvania, Maryland, New Jersey and New York; Edw. F. De Forest, Chicago, Ill., for Indiana, Illinois and Missouri, Wisconsin and part of Minnesota; H. S. Richardson, Oskaloosa, Iowa, for Iowa and part of Minnesota. Company operates in Maryland, Pennsylvania, New Jersey, New York, Minnesota, Wisconsin, Indiana, Illinois, Missouri and Iowa.

FARMERS NATIONAL, Plankinton, Dak.—F. H. Treat, general agent Territory of Dakota. Special agents: W. T. LaFollette, South Dakota; A. H. Wheaton, Central Dakota; P. B. Wickham, North Dakota.

FIDELITY, Huron, Dak.—Leslie Vorley, general agent, Arkansas; S. W. Fish, special agent commercial department, Dakota; A. Wardall, general manager farm department, Dakota.

FIRE ASSOCIATION, Philadelphia.—Wm. H. Cunningham, Chicago, Ill., general agent for Illinois, Iowa, Wisconsin, Minnesota, Michigan, and Dakota; Martin Collins, St. Louis, Mo., general agent for Missouri, Kansas, Colorado, Utah, Nebraska and Wyoming Territory; Dargan & Trezevant, Dallas, general agents for Texas, Arkansas, New Mexico and Louisiana; Chas. A. Laton, San Francisco, general agent for Pacific coast States and Montana. Special jurisdiction of home office, New England, New York, Middle and Southern

States (except above-mentioned), Ohio, Indiana, Kentucky and Tennessee. Special agents: S. G. Parsons, Boston, for New England; J. H. Lindsley, Syracuse, for New York State; Wm. Muir, Philadelphia, for Pennsylvania, Maryland and Virginia; Lloyd Bailly, Trenton, N. J., for States of New Jersey and Delaware; Jacob Peetrey, London, O., for Ohio and Indiana; John D. Bradford, Atlanta, Ga., for Southern States. The company operates in all States except Mississippi, Idaho, Oregon, Florida, New Hampshire and Arizona.

FIREMENS INSURANCE CO., Baltimore.—Alliance Insurance Association, New York, for the Metropolitan District of New York; Tyler & Rutherford, 1307 F street, Washington, D. C., for District of Columbia; R. A. Waller & Co., 164 La Salle street, Chicago, Ill., for city of Chicago and Cook county; Freeman & Vinton, Boston, Mass.; L. C. Madeira & Sons, Philadelphia, Pa.; Bauer & Herrmann, Bradford, Pa.; Frank R. Leib, Harrisburg, Pa.; M. Benas, Kansas City, Mo.; Peugnet & Hemenway, St. Louis, Mo.; Hutchinson & Mann, Sansome and California streets, San Francisco, Cal., for city of San Francisco, Oakland, Los Angeles, Sacramento, San Jose and Stockton. Company operates in Maryland, New York, Illinois, California and Missouri.

FIREMENS INSURANCE CO., Dayton.—Ellison, Baker & Coolidge, general agents, Boston, for Massachusetts. Special agents: E. J. Craighead and Ira W. Canfield, Dayton, O. The company operates in Ohio, Indiana, Kentucky, Missouri, Illinois, Michigan, Massachusetts, Pennsylvania, Minnesota, Wisconsin, Nebraska and Kansas.

FIREMENS INSURANCE CO., New York.—Has local agents at the following places: M. W. Hanchett, Syracuse, N. Y.; Stearns Bros., Boston.

FOREST CITY FIRE INSURANCE CO., Rockford.—General agent, J. J. Marshal, Rockford, Ill.; J. A. Parsons, Jacksonville, Ill., adjuster. The company operates in Illinois alone.

FRANKLIN FIRE INSURANCE CO., Philadelphia.—George F. Reger, Philadelphia, Pa., manager of the agency department; Thompson Derr & Bro., Wilkesbarre, Pa., Pennsylvania State agents. Special agents: O. W. Palmer, Elmira, N. Y., for New York and New Jersey; Robert H. Wass, Boston, Mass., for New England States; L. D. Moody, W. T. Clarke, Isaac C. Hayes and E. P. Foreman, department of the West; Wm. M. Shoemaker, Pennsylvania. Special jurisdiction of home office, Philadelphia, Norristown and Pittsburgh, all of Pennsylvania. The company operates in California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, West Virginia and Wisconsin.

GEORGIA HOME, Columbus.—J. B. Kimbell, Alabama, Georgia (part), Mississippi, Tennessee. R. P. Spencer, Georgia (part), North Carolina, South Carolina, Virginia.

GERMAN INSURANCE CO., Freeport, Ill.—General and State agents: S. Schupp, Chicago, Ill., Illinois and Wisconsin; A. H. Kuhlmeier, Burlington, Ia., Iowa and Nebraska; R. R. Briggs, Sioux Falls, Dak., Minnesota and Dakota Terr.; F. E. Hoffman, Sedalia, Mo., Colorado, Kansas and Missouri; W. W. Calhoun, Carthage, Mo., Missouri; E. C. Johnson, Lexington, Ky., Kentucky; E. C. Johnson & Co., Tennessee; L. S. Smothers, Little Rock, Ark., Arkansas; Jacobs & Easton, San Francisco, Cal., Pacific coast; D. A. Rudy, Hagerstown, Ind., Indiana; H. F. Cornell, Kalamazoo, Mich., Michigan. Home office has jurisdiction over all. Special agents at headquarters and of each general agency: John F. Gunther, Freeport, Ill.; George C. Ross, Sedalia, Mo.; U. H. Sikks

Belleville, Ill.; J. D. Flintzer, Topeka, Kan.; Wm. E. Wiehe, Lansing, Ia.; Jas. Weinman, Lincoln, Neb.; Jas. R. Wash, State agent, Lincoln, Neb. Company operates in Illinois, Iowa, Kansas, Nebraska, Missouri, Wisconsin, Minnesota, Dakota, Colorado, Kentucky, Tennessee, Arkansas, California, Ohio, Indiana, Michigan and West Virginia.

GERMAN FIRE INSURANCE CO., Peoria, Ill.—F. E. Chase, general agent, Peoria, Ill.; Harry Robinson, State agent, Atchison, Kan.; R. D. Harvey, State agent, Chicago, Ill.; F. E. Chase, Illinois; Harry Robinson, Kansas, Nebraska, Missouri; R. D. Harvey, Indiana, Wisconsin, Ohio, Michigan and Minnesota; Robert Mosher, special agent, Oswego, Kan.; H. S. Bell, Lincoln, Neb.; F. E. Chase, general agent, Peoria, Ill.; J. A. Raines, State agent for Iowa, headquarters at Fairfield, Ia. The company operates in Illinois, Indiana, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Ohio, Michigan and Colorado.

GERMAN FIRE INSURANCE CO., Pittsburgh, Pa.—General agent for Middle Pennsylvania, H. J. Sheaffer, Harrisburg, Pa. Special jurisdiction of home office, Allegheny county, Pa.; A. H. Eckert, special agent at Pittsburgh. The company operates in New York, Massachusetts, Pennsylvania, Ohio, Indiana, Illinois, Missouri, Colorado, Minnesota, Wisconsin and Michigan.

GERMAN-AMERICAN INSURANCE CO., New York.—Eugene Cary, manager of Western Department, Chicago, Ill.; Tom C. Grant, San Francisco, Cal., general agent; Geo. F. Grant, San Francisco, Cal., assistant general agent for Pacific Department. Territorial jurisdiction of each general agency: Western Department, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, Montana, Wyoming, Indian Territory, New Mexico, Dakota; Pacific Department, California, Oregon, Washington Territory, Nevada, Utah, Idaho, Arizona, Montana. Special jurisdiction of home office: New York, Massachusetts, Connecticut, Vermont, Maine, Rhode Island, Pennsylvania, Virginia, West Virginia, District of Columbia, Georgia, Kentucky, Tennessee, South Carolina, Louisiana, Maryland, Texas, Alabama, Florida, Arkansas and Delaware. Special agents at headquarters and of each general agency: W. S. Newell, Middle States; J. B. Richmond, E. May and C. V. C. Murphy, New Jersey; James M. Forbush, Natick, Mass., New England States; W. N. Kremer, Philadelphia, Pennsylvania, Maryland, Delaware, West Virginia and District of Columbia; L. L. Barney, Elmira, State of New York; J. J. Carnes, Dallas, Texas; Jas. A. Thomas, Nashville, Tenn., Southern States; J. C. Hunter, Atlanta, Ga., for South Carolina, Alabama and Florida; D. N. Walker, Richmond, Va. Special agents of Western Department: J. M. Newberger, Roger Porter, A. A. Cautenberg, H. W. Lyman, A. H. Main, P. H. Knighton, F. L. Force, G. M. Lovejoy, George Crater, E. T. Campbell, F. Dana, W. W. Eastman, W. C. Fowler. Special agent of Pacific Department, C. B. McHenry. The company operates in all States except New Hampshire and North Carolina.

GERMANIA INSURANCE CO., New Orleans.—Roeslein & Robyn, St. Louis, Mo., general agents; Davis & Requa, Chicago, general agents, Chicago, Ill.; J. C. Jennings & Co., San Francisco, general agents. Jurisdiction of home office, New Orleans and State of Louisiana, at St. Joseph, Mo.; R. Calkins, St. Joseph, Mo., local agent; M. Benas, Kansas City, local agent. Company operates in Louisiana, Missouri, Illinois, California.

GERMANIA FIRE INSURANCE CO., New York.—Eastern Department, Eastern and Middle States, Delaware, Maryland and District of Columbia; A. J. Woodworth, 177 and 179 Broadway, New York, general agents. Western Department, E. G.

Halle, manager; R. H. Garrigue, assistant manager, 153 La Salle street, Chicago, Ill. Southern Department, Clarence Knowles, manager, Atlanta, Ga. Pacific Coast Department, Gutte & Frank, managers, 303 California street, San Francisco, Cal. Field force: Eastern and Middle States, George B. Edwards, L. F. Goule and H. L. Kreuder, New York. Western States, J. H. Caswell, Chicago, Ill., general adjuster; H. W. Clayton, Dayton, O., State agent for Ohio, Kentucky and West Virginia; Frank W. Armstrong, Indianapolis, Ind., State agent for Indiana; J. C. Scroggs, Chicago, Ill., State agent for Illinois and Missouri; C. H. Lord, Minneapolis, Minn., State agent for Iowa, Minnesota, Wisconsin, Dakota and Montana; Edward E. Foster, Kalamazoo, Mich., State agent for Michigan; John R. Williams, Omaha, Neb., State agent for Colorado, Kansas, Nebraska, New Mexico and Wyoming. Southern States, W. E. Chapin, Richmond, Va. Pacific Coast States, Peter Outcault, San Francisco, Cal., special agent, for California, Oregon and Washington Territory. Company operates in all States and Territories except Arizona, Florida, Idaho, New Hampshire, Utah, Vermont.

GIRARD FIRE AND MARINE INSURANCE CO., Philadelphia.—William E. Rollo & Son, managers for Western States, Chicago, Ill.; Chas. M. Sloan, Mount Holly, N. J., general agent for New Jersey; Hutchinson & Mann, San Francisco, Cal., general agents for Pacific States; A. B. Gillett & Co., Hartford, Conn., general agents for New England States. Special jurisdiction of home office, Pennsylvania, Delaware, Maryland and New York. Special agents: Henry M. Graiz, Philadelphia, Pa.; J. B. Hall, Chicago, Ill. The company operates in California, Connecticut, Delaware, Illinois, Iowa, Indiana, Kansas, Maine, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, Ohio, Pennsylvania, Rhode Island, Wisconsin, Maryland and New York.

GLEN FALLS INSURANCE CO., Glen Falls.—J. L. Whitlock, manager Western Department, 208 La Salle street, Chicago, West of Ohio and East of Rocky Mountains; Jacobs & Easton, general agents for California, 423 California street, San Francisco; S. R. House, general agent for Ohio, Painesville, O. Special jurisdiction of home office, the whole field. Special agents at headquarters and of each general agency: Home office, G. B. Greenslet, E. W. West, N. R. Gourley, special agent, G. W. Wyatt, Syracuse, N. Y., Western Department; D. D. Devin, special agent, Chicago, Ill., and F. W. Little, Pleasant Hill, Mo. Company operates in New York, New Jersey, Pennsylvania, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, Ohio, Virginia, South Carolina, Michigan, Indiana, Illinois, Wisconsin, Iowa, Kentucky, Kansas, Nebraska, Minnesota, Colorado and California.

GRAND RAPIDS FIRE INSURANCE CO., Grand Rapids, Mich.—Company operates in Michigan, Illinois, Minnesota, Missouri, Pennsylvania, Massachusetts and New York.

GRANITE STATE FIRE INSURANCE CO., Portsmouth, N. H.—Chas. A. Lanton, general agent for Pacific coast. Special agents, C. H. Wilkins, Portsmouth, N. H., Massachusetts, Rhode Island, Connecticut, New York and Pennsylvania; Geo. E. Macomber, Maine and Vermont; J. O. Lee, 179 La Salle street, Chicago, Ill., all Western States.

HANOVER FIRE INSURANCE CO., New York city.—General and State agents: Alex. Stoddard, No. 34 Nassau street, New York city, general agent for Western, Southern and Pacific States. Thomas James, No. 40 Nassau street, New York city, general agent for Eastern and Middle States. Special jurisdiction of home office, New York and vicinity. Special agents, Chas. H. Hibbs, R. M. Wilson, Jas. S. White, No. 40 Nassau street, New York

city, for home office; Geo. M. Elwood, Rochester, N. Y.; Charles B. Fowler, Salem, Mass.; W. M. Shoemaker, Wilkesbarre, Pa., for Eastern and Middle States. H. P. Gray, St. Louis, Mo.; John W. Maginn, St. Louis, Mo.; W. M. Monroe, Cincinnati, O.; C. E. Babcock, Lincoln, Neb.; G. A. Armstrong, Des Moines, Ia.; W. E. Page, Minneapolis, Minn.; Wm. R. Foster, Grand Rapids, Mich.; J. O. Wright, Chicago, Ill., for the Western States. Wm. A. Cooke, Atlanta, Ga.; R. V. Manston, Memphis, Tenn., for the South. Cesar Berbeau and M. Raschen for the Pacific States. Company operates in all of the United States except New Hampshire, Vermont, Oregon, Florida and Nevada.

HARTFORD FIRE INSURANCE CO., Hartford.—G. F. Bissell, Chicago, Ill., manager of Western Department; Belden & Cofrau, San Francisco, Cal., managers of Pacific Department, general agents and adjusters; Eastern and Middle States, J. H. Leighton, A. Newton Locke, J. S. Catanach, Frederic Samson, W. S. Dewar, Geo. S. A. Young; Southern States, J. W. Covington, Dallas, Tex.; Thos. Eggleston, Atlanta, Ga.; Canada, Wm. Henderson, Toronto. The company operates throughout the United States and Canada.

HEKLA FIRE INSURANCE CO., Madison.—Robert McCurdy, Madison, Wis., adjuster; John Karel, Milwaukee, Wis., and Walter C. Leach, Minneapolis, special agents. The company operates in Wisconsin, Minnesota, Iowa, Illinois, Michigan and New York.

HIBERNIA INSURANCE CO. OF NEW ORLEANS, Louisiana.—John Naghten & Co., Chicago, general agents for Western Department, including Nebraska, Illinois, Michigan, Minnesota, Iowa and Indiana; Adams & Boyle, Little Rock, general agents for Arkansas; Angell & Rice, Galveston, general agents for Texas; Wm. Bull, St. Louis, for Missouri; J. C. Whitner & Co., Atlanta, Ga., for Georgia, Alabama, Florida, South Carolina, Kentucky and Tennessee; J. Wilder Atkinson, Wilmington, N. C., for North Carolina.

HOME INSURANCE CO., New York, N. Y.—Ducat & Lyon, Chicago, Ill., managers for Western Department, embracing Western States (except Ohio) and Territories of New Mexico and Wyoming; H. H. Walker, secretary Western Farm Department, Chicago, Ill.; Livingston Mims, Atlanta, Ga., manager for Southern Department, embracing South Carolina, Georgia, Alabama, Mississippi and Louisiana; A. E. Magill, San Francisco, Cal., general agent Pacific Department, embracing California, Nevada and Territories of Oregon, Washington, Utah, Idaho, Montana and Arizona; Wilmarth & Emerson, Boston, Mass., general agents for New England States; C. K. Francis, Philadelphia, Pa., general agent for New Jersey, Pennsylvania, Delaware, Maryland and District of Columbia; Louis S. Morgan, Syracuse, N. Y., State agent for New York; Sayres & McDonald, Urbana, O., State agents for Ohio and West Virginia; J. L. Wood, Dallas, Tex., State agent for Texas. Special agents at home office: A. M. Burtis, for Eastern New York; W. B. Glasby, for Virginia and North Carolina. Company operates in all States and Territories except New Hampshire, Florida and Dakota.

HOME MUTUAL INSURANCE CO., San Francisco.—General and State agents: R. H. Magill, general agent at home office; D. B. Bush, manager Oregon branch, Portland; F. R. Wallace, Helena, Mont.; Cobb, C. W. Winne & Wilson, Denver; T. Y. Brown, New York. Territorial jurisdiction of each general agency: Bush has Oregon and Washington Territory; Cobb, Winne & Co. have Colorado, Wyoming and New Mexico; Wallace has Montana; Brown has New York city. Special jurisdiction of home office: California, Utah and Idaho. Special agents at headquarters: J. F. Houghton,

president; Charles R. Story, secretary; R. H. Magill, general agent. The company operates in California, New York, Washington Territory, Oregon, Colorado, Utah, New Mexico, Wyoming, Idaho and Montana.

HOME, Omaha, Neb.—S. H. Robb, Omaha; T. F. Allen, Grand Island; A. C. Hull, Hastings; J. P. Dunsmore, Grand Island.

HOWARD INSURANCE CO., New York city.—Jacobs & Easton, San Francisco, Cal., general agents Pacific Coast Department. Territorial jurisdiction of each general agency: Pacific Coast Department—all Pacific Coast States and Territories and Utah, Montana, Idaho, Arizona, Colorado, New Mexico and Nevada. Special jurisdiction of home office, all the rest of the United States. Robert Whitaker and E. Fred Post, special agents at home office. Company operates in Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New Mexico, New York, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Wisconsin, Oregon, Utah, Montana, Washington Territory, Nevada and Florida.

INDIANA INSURANCE CO., Indianapolis, Ind.—McGilliard & Dark, general agents, Indianapolis, Ind.; A. A. Helfer, adjuster and special agent; J. C. Montgomery, Jersey City, N. J., special agent; C. S. Crary, special agent for Indiana only. Company operates in Indiana, and writes surplus lines in other States.

INSURANCE COMPANY OF DAKOTA, Sioux Falls.—Theo. England, special agent; North Dakota: F. S. Wells, special agent South Dakota; G. S. Moran, special agent Minnesota; D. R. Hubbard, special agent Iowa; J. R. Eminger, special agent Nebraska; W. G. Cain, general agent for Texas and Arkansas; W. G. Taffinder, general agent for Wisconsin and Illinois; Jacobs & Easton, general agents for Pacific coast.

INSURANCE CO. OF NORTH AMERICA, Philadelphia.—J. F. Downing, Erie, Pa., general agent for the Western States; C. C. Kimball, Hartford, manager for the New England States; C. R. Knowles, Albany, manager for New York State; Edward S. Gray, Atlanta, Ga., manager for the Southern States; T. A. Mitchell, San Francisco, manager for the Pacific coast. Special jurisdiction of home office, Pennsylvania, Delaware, Maryland, New Jersey, New York city, Long Island and Boston. The company operates in all the States and Territories except the States of Virginia, Mississippi, Florida and Oregon.

INSURANCE CO. OF THE STATE OF PENNSYLVANIA, Philadelphia.—C. C. Kimball, manager, and W. B. McCray, assistant manager, Hartford, Conn., for the New England States; R. S. Critchell, Chicago, manager for Western Department, embracing Illinois, Missouri, Ohio, Kentucky, Minnesota, Wisconsin, Michigan, Nebraska, Iowa and Colorado; B. Lockwood, New York, manager for New York city and vicinity. Special jurisdiction of home office, Pennsylvania, New York, Maryland and California. The company operates in New England States, New York, Pennsylvania, Maryland, Ohio, Illinois, Michigan, Wisconsin, Missouri, Kentucky, California, Minnesota, Nebraska, Iowa and Colorado.

JERSEY CITY INSURANCE CO.—R. C. Albright, general agent; H. C. Long, special agent; Minnesota, Col. W. B. McCord, Minneapolis; New York and Pennsylvania, Col. C. L. Stowell, Rochester, N. Y.; Illinois, Iowa and Nebraska, Messrs. Pellett & Hunter, Chicago, Ill.; Rhode Island, George A. Millary, Taunton, Mass.; Thomas L. O'Brien, Boston (Mass.) district.

LIBERTY, New York.—Henry W. Blackwell, New England; George W. Betts, Metropolitan district; William A. Holman, New York State; Henry B. White, New Jersey; C. T. Baird, Kentucky and Tennessee; William Bowen, Texas. Rolla V. Watt, general agent Pacific coast; Chas. E. Van Voorhis, Western general agent. George P. Edgar, superintendent of agencies.

MECHANICS AND TRADERS, New Orleans.—F. A. McCarroll, Alabama and Tennessee; N. D. Coleman, California. Company operates in above-named States and in Illinois, Missouri and Louisiana, which are under the jurisdiction of the home office.

MERCANTILE FIRE AND MARINE INSURANCE Co., Boston.—R. W. Hosmer & Co., Chicago, general agents for Western States; H. W. Brown, Philadelphia, for Southeastern States; C. L. Stowell, Rochester, N. Y., manager New York State. Company operates in Massachusetts, New York, Pennsylvania, Maryland, District of Columbia, Illinois, Michigan, Wisconsin, Kentucky, Minnesota, Iowa, Nebraska, Ohio and Missouri.

"THE MERCHANTS" INSURANCE Co., New York.—Thomas C. Parsons, Cleveland, O., general agent for Ohio and Michigan; Frank D. Rogers, Chicago, in charge of Western Department, including Illinois, Indiana, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Nebraska; J. C. Whitner & Co., Atlanta, general agents for South Carolina, Georgia, Tennessee, Alabama, North Carolina and New Orleans, La.; Jacobs & Easton, San Francisco, general agents for the Pacific coast. Special jurisdiction of home office, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Kentucky, Colorado, Wyoming and New Mexico. Special agents: Edward C. North, New England States, Boston, Mass.; H. Freeman Neefus, New York, Pennsylvania, Delaware and District of Columbia; Joseph O. Nichols, New Jersey; O. A. Forbes, Ohio and Michigan, Parson's Department; W. H. Crandall, Western Department. The company operates in Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Ohio, Indiana, Michigan, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Nebraska, Colorado, Kentucky, South and North Carolina, Georgia, Alabama, Tennessee, Louisiana, California, Wyoming, New Mexico and Pacific coast.

MERCHANTS INSURANCE Co. IN PROVIDENCE, Providence.—Wagner & Taylor, 138 South Fourth street, Philadelphia, Pa., State agents for Pennsylvania; R. M. Buckman, Chicago, Ill., general agent for Central and Western States. Special jurisdiction of home office, New England, Middle States except Pennsylvania, Maryland and District of Columbia. Arthur S. Burrington, special agent at home office. The company operates in all of New England (except New Hampshire) and New York, Pennsylvania, Maryland, District of Columbia, Kentucky, Ohio, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri and Nebraska.

MIAMI VALLEY, Dayton.—Samuel Feustermaier, Ohio.

MICHIGAN FIRE AND MARINE, Detroit, Mich.—W. J. Weir, L. C. Fletcher, Ohio, Indiana, Kentucky and Pennsylvania, T. M. Luce, Illinois, Minnesota, Wisconsin, Iowa, Missouri, N. A. Bloom, Colorado, New Mexico and Wyoming, Packard, Wilcox & Piper, general agents; California, Okell & Wooley, general agents; Massachusetts, Geo. H. Binney, special agent; Indiana, Illinois, Wisconsin, Minnesota, Missouri, Kentucky, Iowa, Colorado, Massachusetts, Kansas, Nebraska and California, same as last year; Wyoming and New Mexico added.

MILWAUKEE MECHANICS INSURANCE Co., Milwaukee.—T. Y. Brown, 34 Pine street, New York, N. Y., general agent for New York, Connecticut, Massachusetts, Rhode Island and New Jersey; H. A. Morgan, Upper Alton, Ill., State agent for Illinois, Kentucky, Indiana; Lucius E. Parsons, Chardon, O., State agent for Ohio and Michigan; F. H. Tower, Milwaukee, Wis., State agent for Iowa and Minnesota; S. L. Long, Rich Hill, Mo., State agent for Missouri, Kansas, Nebraska. Special jurisdiction of home office, Wisconsin. Special agents, Theo. L. Spangenberg, Bunker Hill, Ill., for Illinois; J. M. Adams, Sigourney, Ia., for Iowa; H. F. Benedict, Lawrence, Kan., for Kansas and Nebraska; Geo. B. Walton for Eastern Department. Company operates in Wisconsin, Illinois, Michigan, Indiana, Ohio, Kentucky, Missouri, Kansas, Colorado, Nebraska, Iowa, Minnesota, New York, Connecticut, Massachusetts, Maryland, Rhode Island, New Jersey. E. S. Rich, Denver, Col., special agent for Colorado.

MISSISSIPPI HOME, Vicksburg.—Marshall J. Wellborn, for Mississippi.

NATIONAL FIRE INSURANCE Co., Hartford, Conn.—Fred S. James, Chicago, general agent Western Department. Special agents: J. M. Wallace, Dayton, O., for Ohio; E. S. Walker, Indianapolis, Ind., for Indiana, Illinois, Kentucky and Tennessee; Samuel H. Row, Lansing, Mich., for Michigan and Wisconsin; W. F. Thummell, Minneapolis, Minn., for Minnesota and Dakota; W. H. Snider, Davenport, Ia., for Iowa and Missouri; H. E. Whitney, Council Bluffs, Ia., for Nebraska; Theo. Gardner, Lawrence, Kan., for Kansas; George D. Dornin, San Francisco, manager Pacific Department.

NEBRASKA AND IOWA, Omaha.—D. B. Welpton, adjuster. Special agents for Nebraska: Theo. S. Large, C. E. Campbell and S. S. Welpton.

NEPTUNE FIRE AND MARINE INSURANCE Co., Boston.—No general or special agents. The company operates by local agencies. New York city, N. Y., Weed & Kennedy; Chicago, Ill., Geo. C. Clarke & Co.; St. Louis, Mo., Wm. H. Markham & Son; Philadelphia, Pa., Charles Platt, Jr.; Portland, Me., Warren Sparrow; Rose M. Wickham, Newark, N. J., State agent for New Jersey.

NEW HAMPSHIRE FIRE INSURANCE Co., Manchester.—Special agent for home office, embracing New England States, Geo. W. Eastman; for Middle States, embracing New York, New Jersey, Maryland, Pennsylvania and Ohio, Henry Norden, Rochester, N. Y.; for Illinois, Indiana, Kentucky and Michigan, H. M. Russell, Chicago, Ill.; for Iowa, Minnesota, Nebraska, Missouri and Kansas, Frederick N. Lee; for Cook county, Ill., E. D. Kinney, Chicago. The company operates in Maine, New Hampshire, Rhode Island, Connecticut, Massachusetts, New York, Pennsylvania, Maryland, New Jersey, Ohio, Michigan, Illinois, Indiana, Kentucky, Missouri, Kansas, Iowa, Minnesota, Wisconsin, Nebraska, Colorado, California, Vermont, Delaware and District of Columbia.

NEW ORLEANS INSURANCE ASSOCIATION, New Orleans.—W. M. Gillaspie, Jackson, general agent for Mississippi; Beers, Kenison & Co., Galveston, general agents for Texas; Adams & Boyle, Little Rock, general agents for Arkansas. Special jurisdiction of home office, Louisiana and all parts not included in above agency fields. The company operates in Arkansas, Mississippi, Texas and Louisiana.

NEW ORLEANS INSURANCE Co., New Orleans.—No State agents except Marburge & Tabor of Shreveport, La., agents for North Louisiana. The company operates only in Louisiana.

NEW YORK BOWERY FIRE INSURANCE Co., New York.—R. H. Kerr, special agent for Illinois,

Minnesota and Wisconsin; B. B. Law, special agent for Ohio, Indiana, Kentucky and Michigan; A. P. Espenichers, special agent for Missouri, Kansas and Iowa; H. Gilbert Hart, special agent for New York State; Frank A. Thompson, special agent for New York State; Geo. Goodsell, special agent for New England; Edwin Van Houton, special agent for New Jersey and Pennsylvania; J. Frank Patterson, superintendent of agencies.

NEW YORK EQUITABLE INSURANCE CO., New York.—Local agents: Chicago, R. A. Waller & Co.; St. Louis, Western Bascome Co.; Boston, Ellison, Baker & Coolidge; Robert J. Miller, Baltimore. The company operates in New York, Illinois, Missouri, Massachusetts and Maryland.

NEW YORK UNDERWRITERS AGENCY, New York.—Alexander Stoddart, general agent; Joseph Bates, Edward A. Swain, John H. Stoddart, assistant general agents. Special agents: W. M. Monroe, H. P. Gray, Geo. A. Armstrong, W. E. Page, Wm. R. Foster, Frank Ritchie, C. E. Babcock, John W. Maginn, J. O. Wright for the Western Department; W. A. Cooke, R. V. Manston, for the Southern Department. [The New York Underwriters Agency is an agency combination of the Hanover and Citizens companies.]

NEWARK FIRE INSURANCE CO., Newark.—T. C. Parsons, Cleveland, O., general agent for Ohio and Michigan. The company operates in Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Illinois, Missouri, Iowa, Wisconsin, Minnesota and Michigan.

NIAGARA FIRE INSURANCE CO., New York.—I. S. Blackwelder, Chicago, Ill., manager of Western Department; Geo. A. Holloway, assistant manager of Western Department, embracing Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Ohio, Tennessee, Utah, West Virginia, Wisconsin and Wyoming; Henry W. Brown and John Tenney, Philadelphia, Pa., managers of Southeastern Department, including Tennessee, Maryland, District of Columbia, Delaware, New Jersey, North Carolina, South Carolina, Georgia, Florida, Louisiana, Alabama and Virginia; Dargan & Trezevant, Dallas, Tex., managers of Southwestern Department, comprising Texas, Arkansas and Louisiana; Speyer & Herold, San Francisco, Cal., managers of Pacific Department, including California, Nevada, Oregon, Arizona, Idaho and Washington. Henry R. Turner, Boston, Mass., general agent for New England States; A. P. Howes, Utica, N. Y., general agent for New York State. Special jurisdiction of home office, New York, New Jersey and Eastern States. Special agents: Charles Selvaige, Richard C. Christopher, W. E. Selvaige, for New York, New Jersey and Eastern States; F. M. Benedict, C. A. Van Anden, H. H. Hershey, L. S. McMillan, J. C. Meyer, B. G. Stark, J. B. Singleton, for Western Department.

NORTH AMERICAN INSURANCE CO., Boston.—Ed. E. Potter, San Francisco, Cal., general agent for Pacific coast; Ross M. Wickham, State of New Jersey. Special jurisdiction of home office, the whole field except Pacific coast and New Jersey. The company operates in Massachusetts, New York, New Jersey, Pennsylvania, Maryland, Ohio, Rhode Island, Missouri, Minnesota, Michigan, Wisconsin, California, Washington Territory, Colorado and Nebraska.

NORTHWESTERN NATIONAL INSURANCE CO., Milwaukee.—Special agents at home office: Cornelius Wheeler and Geo. W. Russel, for Michigan, Ohio, Indiana, Kentucky and Tennessee; Jos. Hainsworth, for Iowa and Illinois; J. D. McCune, for Missouri, Kansas and Nebraska; L. A. Warren, for Wisconsin, Minnesota and Dakota. Company operates in Wisconsin, Illinois, Michigan, Minne-

sota, Iowa, Ohio, Indiana, New York, Missouri, Kentucky, Massachusetts, Pennsylvania, Connecticut, Maryland, Kansas Nebraska, Maine, California, Tennessee, Colorado, Dakota, Rhode Island and District of Columbia.

OAKLAND HOME, Oakland, Cal.—T. E. Griffith, Atchison, Kan., Kansas and Missouri; W. L. Fairbrother, Lincoln, Neb., Nebraska and Iowa; D. A. Spencer, Oakland, Cal., California, Oregon, Idaho and Montana; H. W. Cole, superintendent of agencies, Oakland, Cal.

OHIO INSURANCE CO., Dayton, O.—W. P. Rost and John Hoover, special agents at home office. Company operates in Ohio and Michigan.

OHIO FARMERS INSURANCE CO., Le Roy, O.—John H. Beecher, Cleveland, O., general agent for Northern Ohio; Jas. A. McCoy, Leroy, O., general agent for Southern Ohio; E. A. Hough, Jackson, Mich., manager for Michigan and Indiana Department; M. L. Benham, special agent at home office; W. F. Bleazby, special agent for Indiana and Michigan Department. Special jurisdiction of home office, Ohio. Company operates in Ohio, Indiana and Michigan, Iowa, Illinois, Wisconsin and Minnesota. E. M. Condit, Chicago, Ill., No. 196 La Salle St., manager for Iowa, Illinois Wisconsin and Minnesota.

OREGON FIRE AND MARINE INSURANCE COMPANY, Elliot Habersham for Oregon, Washington and Idaho.

ORIENT INSURANCE CO., Hartford.—Byron W. French, Chicago, Ill., general agent; Charles B. French, assistant general agent Western Department; George F. Dornin, San Francisco, Cal., manager Pacific Department; Dargan & Trezevant, Dallas, Tex., general agents Southwestern Department. Home office and Eastern Department cover Eastern States, Middle States, Maryland, District of Columbia, South Carolina, Georgia, Florida and Alabama; Western Department covers Western States and Territories, Kentucky and Tennessee; Pacific Department covers Pacific slope west of Rocky Mountains, and Sandwich Islands; Southwestern Department covers Texas, Arkansas and Northern Louisiana. Special agents: Alfred Kemp, Hartford, Conn.; Sullivan S. Child, Harrisburg, Pa.; Horace B. Clapp, Boston, Mass.; Western Department, J. H. Stevison, A. Waldron, A. M. Hinsdale, J. F. McSweeney, John Dale, L. R. Noble; Pacific Department, William Sexton, assistant manager. The company operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Delaware, Maryland, District of Columbia, Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, Kentucky, Minnesota, Iowa, Missouri, Kansas, Dakota, Nebraska, Colorado, Montana, Wyoming, California, Utah, Washington Territory, New Mexico, Arizona, Idaho, Nevada and Sandwich Islands.

PACIFIC INSURANCE CO., New York.—G. W. Goodsell, special agent at Bridgeport, Conn. Company operates in California, Eastern, Western, Middle States and South Carolina.

PENNSYLVANIA FIRE, Philadelphia, Pa.—J. F. Downing, manager of the Western Department; George Talcott, assistant manager, Erie, Pa.; L. J. Bonar, State agent, Mansfield, O.; Alexander L. Metzel, special agent, Mansfield, O.; J. A. Kelsey, State agent, Indianapolis, Ind.; W. H. Seiders, special agent, Indianapolis, Ind.; D. W. Burrows, State agent, Chicago, Ill.; Chas. H. Barry, State agent, Detroit Mich.; J. H. Warner, State agent, Milwaukee, Wis.; J. C. Johnson, State agent, Louisville, Ky., for Kentucky and Tennessee; H. C. Alverson, State agent, Des Moines, Ia.; J. N. Coudrey, State agent, St. Louis, Mo.; O. T. Welch, State agent, Topeka, Kan.; J. M. Richards, State agent for Nebraska and Southern Dakota,

Omaha, Neb.; J. C. Myers, State agent for Minnesota and Northern Dakota, Minneapolis, Minn.; M. V. B. Benson, State agent for Colorado, Wyoming and New Mexico, Pueblo, Col.; Scull & Bradley, Boston, Mass., managers for New England States; George P. Field, general agent, Boston, Mass.; Stephen E. Barton, Boston, Mass., special agent for Maine, Vermont, Massachusetts and Rhode Island, and Howard S. Wheelock, Boston, Mass., special agent for Connecticut; Charles R. Knowles, Albany, N. Y., manager of New York State agency; F. W. Jenness, general agent, Albany; John E. Scotland, Albany, special agent for Eastern New York; M. O. Dennis, Batavia, N. Y., special agent for Western New York; Frame & Shade, New York, agents for Metropolitan District; Charles P. Frame, New York, general agent for Northern New Jersey; Richard R. Miller, Camden, N. J., general agent for New Jersey; Thompson Derr & Bro., Wilkesbarre, Pa., State agents for Pennsylvania; W. M. Shoemaker, Wilkesbarre, Pa., special agent; William L. Jones, agent, Pittsburgh, Pa.; E. J. Richardson & Sons, agents, Baltimore, Md.; Brown, Craig & Co., San Francisco, Cal., managers, Pacific coast; Frank C. Case, St. Louis, Mo., manager for States of Texas and Arkansas; F. H. McElhone, special agent, St. Louis, Mo.

PEOPLES FIRE INSURANCE CO., Manchester, N. H.—H. F. Whitney, special agent, now has this Territory. Northeastern Department, including Massachusetts, Rhode Island and Connecticut; Holland & Pratt, St. Louis, Mo., general agents for Western Department, including Colorado, Missouri, Kansas, Southern Illinois, Ohio, Indiana, Kentucky, and Wisconsin; H. J. Straight & Co., Chicago, Ill., general agents for Northwestern Department, including Dakota, Northern Illinois, Minnesota, Michigan, Iowa and Nebraska. Special jurisdiction of home office, New Hampshire, Vermont, New Jersey, Maryland and Maine. Special agents: F. C. Sturtevant, Utica, N. Y., for Middle Department, embracing New York and Pennsylvania; E. S. Wheeler, Northwestern Department; W. Henry Holland, Western Department. Company operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Kentucky, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, California, Colorado and Dakota.

PHENIX, Brooklyn.—T. R. Burch, Chicago, Ill., general agent for the Western States and Territories, and Tennessee, Louisiana, Texas, Mississippi and Arkansas; Jonathan W. Barley, general agent, Eastern and Middle States, at New York office; H. C. Stockdell, general agent of Southeastern Department, Atlanta, Ga. Special jurisdiction of home office, Metropolitan District; D. Ostrander, general adjuster. Special agents: George Banta, E. F. Bennett, A. A. Clark, H. B. Coryell, C. H. Colby, F. A. Dunning, J. K. Fenner, Otto Greely, J. T. Hopkins, L. S. Heyer, F. A. Molyneux, B. B. Moore, E. J. Murdock, J. T. Murphy, J. Irving Riddle, H. M. Street, F. Schnitzler, C. H. Turner, J. W. Thompson, B. T. Wise, W. J. Wood, J. W. O'Brien, S. J. Johnson, T. W. Euatis, M. M. Hamlin, C. H. Williams, R. M. Manners, U. C. Crosby, John B. Cornish, J. M. Hodges, A. N. Stewart, James T. Ryan, L. C. Camp, S. Y. Tupper, Jr., Charles E. Dox.

PHENIX INSURANCE CO., Hartford, Conn.—H. M. Magill, Cincinnati, O., general agent for Western Department, embracing Western, Northwestern and Southwestern States and Territories; Theo. F. Spear, Cincinnati, O., assistant general agent for Western Department; A. E. Magill, San Francisco, Cal., general agent Pacific Department. Special jurisdiction of home office, New England, Middle and Southern States. General agents: James U. Taintor, Hartford, Conn.; J. G. Welch,

Albany, N. Y.; J. H. Mitchell, Philadelphia, Pa. Special agents: Wm. P. Lamb, Rochester, N. Y.; Geo. W. Hinkley, Boston, Mass.; J. M. Carothers, Syracuse, N. Y.; J. B. Knox, Hartford, Conn.; and J. S. Raine, Atlanta, Ga. Vice-president, A. W. Jillson. Asst. secretaries, Geo. H. Burdick, Chas. E. Galacar. Company operates in all States except Virginia.

PIERRE F. & M., Pierre, Dak.—J. M. King, Cones, South Dakota; H. E. Dewey, North Dakota.

PLANTERS AND MERCHANTS, Mobile, Ala.—W. K. Hall, Dallas, Tex., general agent for Texas; began only in January, 1888. Henry Goldthwaite, Mobile, Ala., special agent in Alabama; began work May 1, 1888.

PRESCOTT INSURANCE CO., Boston, Mass.—H. P. Hitchcock, general agent for Central Department, Akron, O.; Ed. E. Potter, San Francisco, general agent for Pacific Coast Department; Ross M. Wickham, State agent, Newark, N. J. Territorial jurisdiction of each general agency: Central Department, Ohio and Michigan; Pacific Coast Department, California and Washington Territory. Special jurisdiction of home office, New England and other States not in above. Special agent: T. C. Alexander, Albany, N. Y. List of States in which company operates, Maine, Massachusetts, New York, Connecticut, Rhode Island, Pennsylvania, New Jersey, Maryland, Ohio, Michigan, Illinois, Wisconsin, Kentucky, Missouri, California, Colorado and Nebraska.

PROVIDENCE-WASHINGTON INSURANCE CO., Providence, R. I.—Holger de Roode, Chicago, Ill., manager for Ohio, Illinois, Kentucky, Missouri, Iowa, Minnesota, Wisconsin, Michigan and West Virginia. Packard, Wilson & Piper, Denver, Col., general agents for Colorado, Kansas, Nebraska, New Mexico and Wyoming; J. H. Norton, Jacksonville, Fla., State agent for Florida and Alabama. Special jurisdiction of home office, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, District of Columbia, Delaware, South Carolina, Louisiana. Special agents: E. L. Watson, Providence, R. I., for New England; W. T. Blackwell, Astoria, N. Y., for New Jersey, Pennsylvania and Delaware; F. E. Norton, Syracuse, N. Y., for New York State; Ed. P. Greiner, Cleveland, O., for Western States; Samuel Gillespie, J. G. Milligan, E. W. Dreher, Chicago, Ill. Company operates in West Virginia, Kansas, Nebraska, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, South Carolina, Florida, Alabama, Louisiana, Ohio, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Illinois, Kentucky, Colorado, New Mexico, Wyoming, California, Oregon, Idaho, Arizona, Montana, Utah, Washington.

RHODE ISLAND UNDERWRITERS ASSOCIATION, Providence.—Fred W. Arnold, manager, Providence, R. I.; R. M. Buchman, 169 La Salle street, Chicago, Ill., general agent; J. J. Hayes, special agent, 169 La Salle street, Chicago, Ill. The association is an agency combination of the Equitable and Merchants insurance companies of Providence, for transaction of business in Western States. The association operates in Ohio, Illinois, Michigan, Iowa, Minnesota, Wisconsin, Missouri and Kentucky.

ROCHESTER GERMAN INSURANCE CO., Rochester, N. Y.—T. T. Hay, Raleigh, general agent for Southern Department, including North Carolina, South Carolina and Georgia; O. C. Kemp, Chicago, general agent for Western Department, including Illinois, Iowa, Indiana, Michigan, Minnesota, Wisconsin, Ohio, Missouri, Nebraska, Kentucky and Kansas. Special jurisdiction of home office, New York, Pennsylvania, Connecticut, Massachusetts, Maine, Virginia and Maryland. Special

agents at home office: J. F. Camp, L. E. Loewenguth and Chas. G. Miller. The company operates in New York, Pennsylvania, Connecticut, Massachusetts, Maine, Illinois, Iowa, Indiana, Michigan, Minnesota, Wisconsin, Ohio, Missouri, Nebraska, Maryland, Kansas, Kentucky, North Carolina, South Carolina, Georgia and Virginia.

ROCKFORD, Rockford, Ill.—Special agents: Richard Jackson, James Dolan, W. N. Merritt, John D. Turner and Robert S. Carter. The company operates in Illinois, Wisconsin, Iowa, Kansas, Nebraska, Missouri and Minnesota.

SECURITY INSURANCE CO., New Haven.—General agents: Thompson Derr & Bro., Wilkesbarre, Pa., State agents for Pennsylvania; Packard, Wilson & Piper, Colorado, Kansas and Nebraska; Thomas C. Parsons, Ohio and Michigan. Special agents: A. Martin, Kansas and Nebraska; W. M. Shoemaker, Wilkesbarre, Pa. Company operates in Maine, Nebraska, Tennessee, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Maryland, Ohio, Kentucky, Illinois, Missouri, Kansas, Michigan, Wisconsin, Minnesota, Colorado, California and District of Columbia.

SPRING GARDEN INSURANCE CO., Philadelphia.—Thompson Derr & Bro., Wilkesbarre, Pa., district agents for Northern and Northeastern Pennsylvania; Chas. E. Macular, Boston, Mass., for a portion of New England; H. P. Hitchcock, Akron, O., for Ohio, Indiana and Michigan. Company operates in Pennsylvania, New York, Delaware, Maryland, Massachusetts, Rhode Island, Connecticut, Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Missouri, Kansas, Nebraska and District of Columbia.

SPRINGFIELD FIRE AND MARINE INSURANCE CO., Springfield.—A. J. Harding, general agent, and A. F. Dean, assistant agent, Chicago, Ill.; Benj. Vernor, Detroit, Mich., general agent; John J. Babcock, Binghamton, N. Y., general agent. Special agents: W. J. Mackay, Niagara Falls, N. Y.; Geo. W. Adams, Meadville, Pa.; Prentiss Loring, Portland, Me.; J. B. Ezell, Columbia, S. C.; B. R. Stillman, Springfield, Mass., general agent. Other special agents: J. H. Hellekson, Ohio and Indiana; E. G. Carlisle, Illinois; H. P. Hubbel, Minnesota; W. L. King, Dakota; C. W. Fracker, Iowa; N. S. Harding, Nebraska; Wm. Fulton, adjuster; Wm. Drummiller, Kansas; T. W. Collins, Missouri; W. K. Holl, Texas and Arkansas; W. H. Lininger, Kansas; H. E. Pitkin, Wisconsin; C. L. French, Illinois; A. H. Pope, Wisconsin. Company operates in all States.

ST. PAUL FIRE AND MARINE INSURANCE CO., St. Paul, Minn.—General agents, Benj. Marot, Dayton, O., for Ohio, Kentucky, Michigan, West Virginia, Pennsylvania and New York; Texas, S. O. Cotton & Bro., Houston, Tex.; Colorado and New Mexico, Cobb, Winne & Wilson, Denver, Col.; Hutchinson & Mann, San Francisco, for California; A. Dumont, Mobile, Ala., for Alabama and Florida; Thos. H. Houghton, Charlotte, N. C., for North Carolina; Geo. O. Carpenter & Son, Boston, for Massachusetts; John M. Whiton, New York city, for New York city and vicinity and New Jersey. Special jurisdiction of home office, Minnesota, Dakota, Wisconsin, Illinois, Iowa, Kansas, Missouri, Nebraska, Montana, Wyoming, Washington Territory, Utah, Louisiana and Arkansas. Special agents: A. W. Perry, for Minnesota; W. C. Bredenhagen, for Minnesota; J. W. Fowler, for Dakota; John McClure, Wisconsin, at St. Paul; Thos. L. Maitland, Chicago, for Illinois and Iowa; C. R. Virgin, York, Neb., for Nebraska; and S. A. Merjam, Kansas City, Mo., for Kansas and Missouri. Company operates in Alabama, Arkansas, California, Colorado, Dakota, Illinois, Indiana, Iowa, Kentucky, Kansas, Louisiana, Michigan,

Massachusetts, Minnesota, Missouri, Montana Territory, Maryland, Nebraska, New York, New Jersey, New Mexico, Ohio, Pennsylvania, South Carolina, Texas, West Virginia, Utah, Wisconsin, Wyoming and Washington Territory.

STATE INSURANCE CO., Des Moines, Iowa.—Special and State agents: W. M. Black, Sedalia, Mo.; A. M. Vance, Emporia, Kan.; H. D. Clark, Atchison, Kan.; J. W. Going, Salina, Kan.; W. W. Maish, Denver, Col.; A. M. Walker, Des Moines, Ia.; Joel P. Davis, Des Moines, Ia.; E. L. Mantor, St. Paul, Minn.; W. A. Williams, Des Moines, Ia.; J. A. Smith, Des Moines, Ia.; C. F. Hardy, Faulkton, D. T.; C. E. T-bbetts, Lincoln, Neb. Company operates in Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado and Dakota.

SUN INSURANCE CO., San Francisco.—Special agent, B. C. Dick. The company operates in New York, Pennsylvania, Ohio, Michigan, Indiana, Kentucky, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Nebraska, Colorado, Texas, Montana Territory, Wyoming, Idaho, Utah, Nevada, Washington Territory, Oregon and California.

SYNDICATE INSURANCE CO., Minneapolis.—The company operates in Minnesota, Illinois, Dakota, Nebraska, Iowa, Colorado, Utah, California, Montana and Wisconsin. A. J. Trumbull, general agent at home office.

TEUTONIA FIRE AND MARINE INSURANCE CO., Dayton, O.—Special agents, George Neibert and J. W. Reams. Special jurisdiction of home office, Ohio, Indiana, Michigan and West Virginia. The company operates in Ohio, Indiana, Michigan and West Virginia.

TRADERS INSURANCE CO., Chicago.—Post, Pollock & Co., New York city, general agents for Metropolitan District; Judd & Parsons, Holyoke, Mass., general agents for New England; Cobb, Winne & Co., Denver, Col., general agents for Colorado, Wyoming, New Mexico, Utah, Montana, Idaho, Western Nebraska and Dakota west of Missouri river; W. F. Blood, Oakland, Cal., general agent for California. Special jurisdiction of home office, all territory not covered by above, Wyoming and Colorado. Special agents: C. C. Judd, Holyoke, Mass., for New York State, except Metropolitan District; Chas. E. Lemon, Richmond, Ind., for Indiana and Kentucky; J. C. Dietz, Chicago, Ill., for Iowa and Minnesota; H. S. Seage, Lansing, Mich., for Michigan; W. M. Gregory, Topeka, Kan., for Kansas and Eastern Nebraska; Chas. D. Dunlop, St. Louis, Mo., for Missouri; E. S. McBride, Madison, Wis., for Wisconsin; J. M. Swager, Warren, O., for Ohio; J. J. Berne, general adjuster at large, Chicago. Company operates in California, Connecticut, Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Maryland, Nebraska, New York, Ohio, Rhode Island, Wisconsin, Wyoming, Utah, New Mexico and New Jersey.

UNION INSURANCE CO., Philadelphia.—General agents, Jacobs & Easton, San Francisco, Cal., for California; Frank A. Colley, Boston, Mass., for New England Department, including Massachusetts, Connecticut, Rhode Island and Maine; W. D. Bradshaw, Chicago, for Western Department, including Illinois, Iowa, Missouri, Minnesota and Wisconsin; J. P. Vance, Cincinnati, O., for Central Department, embracing Ohio, Kentucky, and Michigan; C. N. Grover, Philadelphia, Pa., for Home Department, comprising Pennsylvania, New Jersey, Delaware, Maryland and District of Columbia. Special jurisdiction of home office, Maine to California; all business reported direct to home office. Company operates in all the above-mentioned States, and does a marine business in Louisiana, Texas, New York and Tennessee.

UNION INSURANCE CO., San Francisco.—Roosevelt & Boughton, general agents Eastern Department, 44 Pine street, New York, embracing States of New York, Pennsylvania, Maryland, Connecticut, Massachusetts, New Jersey, Rhode Island, Delaware, District of Columbia and West Virginia; Thomas & W. A. Goodman, general agents Western Department, 122 La Salle street, Chicago, embracing Iowa, Minnesota, Missouri, Wisconsin, Ohio, Indiana, Illinois, Kentucky, Tennessee, Michigan and Dakota Territory. Frih & Zollars, general agents for Kansas, Nebraska, Colorado, Wyoming Territory and New Mexico; J. S. Reed, general agent for Oregon and Washington Territory; H. Anderson, Salt Lake City, general agent for Utah; Dargan & Trezevant, Dallas, Tex., general agents for Texas and Arkansas. Special jurisdiction of home office, California, Nevada, Arizona, British Columbia, Mexico, Hawaiian Islands, Alaska, Montana, China, Japan and Australia. Special agents at headquarters, H. Brownson Smith, Geo. F. Ashton, S. A. Eldridge, Wm. Henderson, Geo. T. Boehn, J. Adler. The company operates in all States except Virginia, North Carolina, South Carolina, Georgia, Mississippi, Alabama, Florida and Louisiana.

UNITED FIREMENS INSURANCE CO., Philadelphia.—Special jurisdiction of home office, all agencies. Special agents, Charles M. Slocum, Philadelphia; Cecil A. Hall, Chicago. The company operates in Maine, Rhode Island, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Iowa, Ohio, Indiana, Illinois, Michigan, Minnesota, Missouri, Colorado and the District of Columbia.

VIRGINIA FIRE AND MARINE INSURANCE CO., Richmond, Va.—General and State agents: T. T. Hay, Raleigh, N. C., general agent for the State of North Carolina; J. R. Triplett, St. Louis, Mo., general agent for Missouri; O. W. Barrett, Chicago, Ill., general agent for Chicago and Illinois; Charles K. Youngman, Philadelphia, Pa., general agent for Pennsylvania; A. S. Pratt & Sons, Washington, D. C., general agents for Washington, D. C. Special jurisdiction of home office, State of Virginia. The company operates in Virginia, North Carolina, Missouri, Illinois, Pennsylvania and District of Columbia.

WATERTOWN, Watertown, Dak.—C. H. Huntington, general agent for Dakota; Ira Smith, general agent for Illinois.

WESTCHESTER FIRE INSURANCE CO., New York.—Wm. H. Van Every, Troy, N. Y., general agent; M. O. Brown, Chicago, Ill., general agent Western Department, embracing all the Western States; A. C. Donnell & Co., San Francisco, Cal., general agents for Pacific coast; special jurisdiction of home office, all the territory except that embraced in Western Department. Special agents, Western Department: J. N. Reynolds, Chicago, Ill.; H. C. Keller, Leavenworth, Kan.; S. M. Miller, Lansing, Mich.; Hobbins Bros., Madison, Wis. The company operates in Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland,

Virginia, South Carolina, Georgia, Ohio, Indiana, Illinois, Michigan, Kentucky, Tennessee, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, Colorado and California.

WESTERN ASSURANCE CO., Toronto.—J. J. Kenny, Toronto, manager; Geo. O. Carpenter & Son, Boston, Mass., general managers for New England States; E. J. Knowles, Albany, N. Y., general agent for New York State, except New York city and Buffalo; Jas. A. Jones, Detroit, Mich., general agent for Michigan; Geo. W. Hayes, Milwaukee, Wis., general agent for Wisconsin, Minnesota, Iowa, Northern Illinois, Nebraska and Dakota; L. M. Tucker & Co., Columbus, Miss., general agents for Mississippi, Alabama, Louisiana, South Carolina, Georgia and Florida; Cobb, Winne & Wilson, general agents for Colorado, New Mexico and Wyoming Territory; Butler & Haldan, general agents for Pacific slope. Ohio, Kentucky, Tennessee, West Virginia, Indiana, Southern Illinois, Missouri, Kansas, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, North Carolina, Texas, District of Columbia and Arkansas report direct to home office. A. W. Dodd, Toronto, superintendent of agencies; J. D. Moore, Baltimore, special agent for Maryland, Virginia, North Carolina, Kentucky, Tennessee and West Virginia; J. M. Biggert, Pittsburgh, Pa., special agent for Pennsylvania and Ohio; I. M. Jones, Indianapolis, special agent for Indiana, Southern Illinois, Kansas and Missouri; G. J. Decker, special agent Texas and Arkansas, Dallas, Tex. Company operates in all States and Territories except New Hampshire, Mexico and Oregon.

WESTERN INSURANCE CO., Pittsburgh.—Special direction of secretary of company over whole field. Company operates only in large cities, Chas. P. Frame of New York being special agent for New York and Massachusetts, with exception of Buffalo and Boston; also operates in Baltimore, Washington city, Philadelphia, Scranton, Detroit, Cleveland, Columbus, Dayton, Cincinnati, Chicago, St. Louis, Minneapolis and St. Paul.

WESTERN HOME, Sioux City, Ia.—Perkins, Hart & Co., Colorado; John T. Lattimore, East half of Iowa; W. E. Mariner, Missouri; I. H. McKowan, Kansas; W. C. Hinks, Nebraska; C. E. Angel, Texas; A. Anthony, West half of Iowa; A. P. Spencer, Illinois; T. C. Griffith, Minnesota and Dakota; E. F. Philbrook, Wisconsin.

WILLIAMSBURG CITY FIRE INSURANCE CO., Brooklyn, N. Y.—Jesse Watson, general agent, 150 Broadway, N. Y.; general agency has jurisdiction of all agency business of the company; one State agency covering Pacific slope; home office has jurisdiction of all States and Territories. Company operates in Alabama, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin and District of Columbia.

FOREIGN COMPANIES.

CITY OF LONDON FIRE INSURANCE CO. (limited), London.—John C. Paige, 20 Kilby street, Boston, Mass., resident manager in United States. Territorial jurisdiction of United States head office, the United States, excepting Texas and the Pacific coast. Edwin A. Simonds, Chicago, Ill., general agent for Western States; W. J. Callingham, San Francisco, Cal., general agent for Pacific coast; Beers, Kenison & Co., Galveston, Tex., State agents for Texas. Special agents: Wm. R. Gray,

Boston; G. R. Kearley, Boston; John M. Nelson, Philadelphia, Pa.; M. J. Burns, Ottumwa, Iowa; H. C. Stewart, Kansas City, Mo.

COMMERCIAL UNION ASSURANCE CO., London.—Alfred Pell and Chas. Sewall, managers; W. T. Kaufman, secretary in United States. Jurisdiction embraces all the United States except California, Oregon and Montana. H. C. Eddy, Chicago, Ill., resident secretary, and S. S. Frowe, adjuster

Western Department; C. J. Holman, Cincinnati, O., resident secretary Central Department. Special agents: R. B. Carson, Illinois; W. F. Hawxburst, Michigan; T. D. Griffith, Kansas; J. J. Underwood, Nebraska, Colorado, Wyoming and New Mexico; G. G. Williams, Wisconsin and Minnesota; E. W. Allabach, Iowa; H. C. Hough, Missouri; P. B. Martin, Ohio; E. C. McCauley, Indiana, Kentucky and Tennessee; C. W. Du Bois, New York; A. W. Sellkirk, New York; A. H. Wray, New England States; C. E. Beers, Pennsylvania; F. C. Martino, New Jersey and Connecticut; E. C. Brush, Southern States; J. R. Polak, Texas; E. P. Hopwood, at large; W. J. Swan, general adjuster, with headquarters at New York.

FIRE INSURANCE ASSOCIATION (Limited), London.—Theo. W. Letton, general manager and attorney for United States, Nos. 57 and 59 William street, New York. Jacobs & Easton, San Francisco, Cal., managers Pacific Department; Beers, Kenison & Co., Galveston, Tex., general agents State of Texas. Special agents: R. W. Hopkins, E. F. Everett, John Virchow, Howard Stephenson, Howard De Mott. The company operates in all States, except New Hampshire, West Virginia, Florida, Alabama, Mississippi, Arkansas and Indian Territory.

GUARDIAN ASSURANCE Co., London.—All business reported direct to head office. H. E. Bowers, 50 Pine street, New York, manager in United States; James S. Swan, deputy manager. General agents: W. J. Landers, San Francisco, for Pacific Department; George E. Kendall, Worcester, Mass., for Massachusetts, Connecticut, Rhode Island, Vermont and Maine. Special agents: John L. Kendig, Waterloo, N. Y., for New York; W. P. Lucas, Oil City, Pa., for Pennsylvania; Theodore D. Foljambé, Chicago, Ill., for Illinois and Wisconsin; J. T. Follette, Cincinnati, O., for Ohio, Indiana, West Virginia and Kentucky; S. E. Cate, Des Moines, Ia., for Iowa, Missouri and Minnesota; Ben Vernor, Detroit, Mich., for Michigan; Henry I. Botts, Savannah, Ga., for Georgia, South Carolina and Louisiana. Company operates in Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Maryland, Kentucky, South Carolina, Tennessee, West Virginia, Georgia, Illinois, Indiana, Iowa, Michigan, Missouri, Ohio, Wisconsin, Minnesota, California, Nevada, Oregon, Utah, Washington Territory and Louisiana.

HAMBURG-BREMEN FIRE INSURANCE Co., Hamburg.—F. O. Affeld, 62 and 64 Cedar street, New York, manager in United States; H. C. Buchenberger, associate manager in United States. Territorial jurisdiction of United States head office, entire United States. Speyer & Herold, San Francisco, general agents for the Pacific Coast; Witkowsky & Affeld, Chicago, general agents for the Western States; Nath. Foster, Jr., & Wise, Boston, general agents for Massachusetts; J. P. Vance, Cincinnati, general agent for Ohio and West Virginia; John W. Gordon, Richmond, general agent for Virginia and North Carolina; W. P. & W. F. Patillo, Atlanta, general agents for the South; Starkweather & Shepley, Providence, general agents for Rhode Island; R. L. Hill, special agent, New York city; H. B. Washington, special agent, Chicago; Carl Muller, special agent, Omaha, Neb.; T. J. Munn, special agent, Austin, Tex.

IMPERIAL FIRE INSURANCE Co., London, Eng.—For governmental and statistical purposes, address John C. Paige, 20 Kilby street, Boston. Resident managers: John C. Paige, 20 Kilby street, Boston, Mass.; Chas. M. Peck, 33 Pine street, New York city, N. Y.; Daniel C. Osmun, 240 La Salle street, Chicago, Ill.; Geo. D. Dornin, 215 Sansome street, San Francisco, Cal. Secretary, J. J. Courtney, 33 Pine street, New York city,

N. Y. Special territorial jurisdiction of each resident manager: John C. Paige, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, West Virginia, North Carolina, South Carolina, District of Columbia; Daniel C. Osmun, Illinois, Michigan, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Missouri, Iowa, Minnesota, Wisconsin, Nebraska, Kansas, Alabama, Florida, Georgia, Louisiana, Texas, Dakota Territory, Indian Territory; Charles M. Peck—Metropolitan District—city of New York, Kings county, Queens county, Suffolk county, Richmond county, Westchester county, and Hudson county and Bergen county, N. J.; Geo. D. Dornin, California, Oregon, Colorado, Nevada, Washington Territory, Idaho, Montana, Wyoming, Utah, New Mexico, Arizona. Special agents at headquarters and at each general agency: Clinton F. Paige, Binghamton, N. Y.; Willard Welch, Albany, N. Y.; Alfred Rowell, Philadelphia, Pa.; Thomas Ogden Harris, Philadelphia, Pa.; S. B. Clarke, Boston; J. Mahbett Brown, Chicago; James M. Whitehead, Chicago; Geo. W. Mansfield, Chicago; O. H. P. Stem, Chicago. The company operates in all the States.

LANCASHIRE INSURANCE Co., Manchester, Eng.—E. Litchfield, 40 Pine street, New York city, manager in United States; George Pritchard, sub-manager in United States. Territorial jurisdiction of United States head office, generally the United States and particularly New York State, Middle States and New England States. General agents in United States: W. G. Ferguson, Chicago, Ill., for Illinois, Wisconsin, Michigan, Iowa, Minnesota, Nebraska, Missouri, Kansas, Colorado, Arkansas, Dakota, Montana and Wyoming Territories; H. K. Lindsey, Cincinnati, O., for Ohio, Kentucky, Indiana, Tennessee and West Virginia; S. O. Cotton & Bro., Houston, Tex., for Texas; Hutson Lee, Charleston, S. C., for North Carolina, South Carolina, Georgia, Alabama, Louisiana, Alaska and New Mexico; E. W. Carpenter, San Francisco, Cal., for California, Nevada, Oregon, Washington, Utah, Idaho, and Arizona Territories. Special agents: J. H. Willard, Syracuse, N. Y.; J. D. Kinsman, Albany, N. Y., for New York State; I. C. Corbett, Boston, Mass., New England States; A. E. Moore, New York city, Middle States; J. C. Clirehugh, Elizabeth, N. J., Metropolitan District. The company operates in all the States and Territories, with the exception of New Hampshire, Florida, Mississippi and Virginia.

LION FIRE INSURANCE Co., London.—M. Bennett, Jr., manager in the United States; J. H. Brewster, assistant manager. Territorial jurisdiction of United States head office, all United States and Dominion of Canada. George D. Dornin, San Francisco, Cal., manager Pacific Department; John Howley, Chicago, Ill., general agent for Western States. Special agents: Gen. G. A. Washburn, Aiken, S. C., Southern States; Col. T. G. Peyton, Richmond, Va., for Maryland, Virginia and North Carolina; W. F. Rice, Hartford, Conn., New England and Middle States.

LIVERPOOL AND LONDON AND GLOBE INSURANCE Co., Liverpool.—Henry W. Eaton, resident manager; G. W. Hoyt, deputy manager. Head office in the United States, No. 45 William street, New York, embraces New York, New England, Pennsylvania, New Jersey, Delaware, Maryland, District of Columbia, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Virginia, West Virginia, North Carolina and South Carolina; J. M. DeCamp, Cincinnati, O., general agent for Ohio, Indiana, Kentucky, Tennessee, Arkansas and West Virginia; Davenport & Co., Richmond, Va., general agents for Virginia and North Carolina. Special agents in territory of head office: A. C. Adams, J. D. W. Churchill, J. B. Kremer, D. J. DeCamp, G. A. Furness, C. D. Thompson, J. C.

Ingraham and W. O. Robb; William Warren, Chicago, Ill., resident secretary for Colorado, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska; Charles D. Haven, San Francisco, Cal., resident secretary for California, Nevada, Oregon, Idaho, Arizona and Washington Territory; Henry V. Odgen, New Orleans, La., resident secretary for Alabama, Florida, Georgia, Louisiana, Mississippi and Texas.

LONDON ASSURANCE CORPORATION.—George H. Marks, 69 Wall street, New York, United States manager. Eastern department, territorial jurisdiction east of Ohio: J. J. Reid, special agent for New England and New Jersey; M. A. Stearns, special agent for New York State. E. Cluff, special agent for Pennsylvania, Maryland, Delaware and District of Columbia; S. H. Walsh, special agent for Virginia, North Carolina, South Carolina, Georgia and Louisiana. Western Department, Charles Lyman Case, manager, 132 La Salle street, Chicago, Ill. Territorial jurisdiction, west of Pennsylvania and east of Rocky Mountains; Brooks & Manning, general agents for Ohio and West Virginia; special agents, Geo. M. Fisher, I. B. T. Hall and Epes J. Calley. Company operates in Colorado, Connecticut, Dakota, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Virginia, West Virginia and Wisconsin.

NEW ZEALAND INSURANCE CO., Auckland.—No trustees in the United States. Hugh Craig, manager for Pacific coast; Frank M. Gilerest, Northern California; George Bradbeer, Southern California; William F. Brownston, Oregon and Washington Territory.

NORTHERN ASSURANCE CO., London.—New York Department, Henry H. Hall, manager, 25 Pine street. Territorial jurisdiction of New York Department, Middle and Southern States. New England Department, George W. Babb, Jr., manager; territorial jurisdiction of New England Department, the New England States; Northwestern Department Wm. D. Croke, Chicago, manager; territory embraces Michigan, Illinois, Wisconsin, Missouri, Minnesota, Colorado, New Mexico and Dakota. Central Department, W. F. Goodwin, Cincinnati, O., manager; territory embraces Ohio, Indiana, Kentucky, Tennessee, West Virginia and Arkansas. Pacific Coast Department, Robert Dickson, manager, William MacDonald, assistant manager, San Francisco; territorial jurisdiction of San Francisco office, California, Oregon, Nevada, Idaho, Washington, Arizona and Utah. Company operates in all States and Territories.

NORWICH UNION FIRE INSURANCE SOCIETY, Norwich, Eng.—Manager in United States, J. Montgomery Hare, 67 Wall street, New York. Territorial jurisdiction of United States head office, east of Rocky Mountains. Special agents: J. H. Burger, Boston, Mass., for Maine, Massachusetts, Rhode Island and Connecticut; Thomas B. Tuttle, Carthage, Mo., for Nebraska, Kansas and Missouri; Geo. W. Cleaver, New York city, for New York and New Jersey; Jas. S. Middleton, Charleston, S. C., for North and South Carolina, Georgia, Louisiana, Alabama, Virginia and Tennessee; S. D. Andrus, Chicago, for Indiana and Illinois; R. H. Weekes, Cincinnati, O., for Ohio, Kentucky and West Virginia; J. S. Fletcher, for Michigan and Wisconsin; M. E. Lease, Clinton, Ia., Iowa, Minnesota and Dakota; Cobb, Winne & Wilson, Denver, Col., Colorado, Wyoming, New Mexico and Montana. Company operates through New York office in New York, Pennsylvania, Massachusetts, Maryland, New Jersey, District of Columbia, Rhode Island, Tennessee, Missouri, Illinois, Connecticut, Georgia, South Carolina, Louisiana, Colorado,

Nebraska, Maine, Iowa, Wisconsin, Michigan, Minnesota, Texas, Ohio, Kentucky, Indiana, Virginia, West Virginia, Kansas, Wyoming, New Mexico, North Carolina, Montana, and Alabama.

QUEEN, Liverpool.—F. S. Tyler, New York State; C. G. Smith, New England; Ross M. Wickham, Northern New Jersey; J. W. Shinn, Southern New Jersey; Benj. Bevier, Pennsylvania, Delaware, Maryland and District of Columbia; E. B. Boyd, Jesse Woodruff, A. C. Goddin, Kentucky, Tennessee, Mississippi and Louisiana; H. C. Dunn, Texas and Arkansas; W. F. Prioleau, J. D. Ficklen, Georgia, North Carolina, South Carolina, Alabama and Florida; D. N. Walker, Virginia; Frank A. Vemor, Michigan; Joseph Stahl, Indiana, Henry C. Welch, Illinois; W. C. Burleigh, Wisconsin, Minnesota, Dakota and Montana; John A. Kelley, Ohio and West Virginia; C. F. Barnard, Kansas, Nebraska, Wyoming, Colorado and New Mexico; F. S. Brooks, Missouri and Iowa.

PHOENIX ASSURANCE CO., London.—Manager in United States, A. D. Irving, assistant manager in United States, E. B. Clark; territorial jurisdiction of United States head office, United States; general agents in United States, D. B. Warner, Chicago, Ill., for Western Department; Butler & Haldan, San Francisco, Cal., for Pacific coast; M. F. Driscoll at New York office for Eastern Department. Special agents at New York office, John Marr, W. B. Bartlett, W. Irving, T. Kirk White and L. R. Warren; at Chicago office, H. N. Williams, Chas. W. Leisch, D. R. Davenport, C. E. Norbeck and M. L. Sears. Company operates in all States except Arkansas, Florida, Mississippi and West Virginia.

ROYAL INSURANCE CO., Liverpool.—E. F. Beddell, 50 Wall street, New York, manager in United States; Wm. W. Henshaw, 50 Wall street, New York, assistant manager. Special jurisdiction of United States head office, Metropolitan District, New York, E. F. Beddall, manager. Scull & Bradley, 53 Devonshire street, Boston, Mass., managers for Massachusetts, Maine, Connecticut, Rhode Island, Vermont and New Hampshire; Barbee & Castleman, Louisville, Ky., managers for Kentucky, Texas, Florida, Alabama, Georgia, South Carolina, Tennessee and Louisiana; George Wood, 306 Walnut street, Philadelphia, Pa., manager for Pennsylvania, New Jersey and Delaware; New York State, E. V. Hoyt, Frederick W. Day; R. Emory Warfield, 15 South street, Baltimore, manager for Maryland, District of Columbia, Virginia and North Carolina; Charles H. Case, 160 Jackson street, Chicago, manager for Illinois, Minnesota, Missouri, Michigan, Nebraska, Iowa, Wisconsin, Kansas and Colorado; John H. Law & Bro., Cincinnati, O., managers for Ohio, Indiana and West Virginia.

SCOTTISH UNION AND NATIONAL INSURANCE CO., Edinburgh.—Manager in the United States, M. Bennett, Jr.; assistant manager in United States, J. H. Brewster. Territorial jurisdiction of United States head office, all of the United States and the Dominion of Canada. Manheim, Staples & Co., general agents Pacific Department; John Howley, Chicago, Ill., general agents for Western States. Special agents: Genl. G. A. Washburn, Aiken, S. C., for Southern States; Col. T. G. Peyton, Richmond, Va., for Maryland, Virginia and North Carolina; W. F. Rice, Hartford, Conn., for New England and Middle States. Company operates in all States.

SOUTH BRITISH FIRE AND MARINE, New Zealand.—A. A. Andre, San Francisco, special agent.

SUN FIRE INSURANCE CO., London.—Manager for United States, J. J. Guile, New York; secretary agency department, Morris Franklin, New York; secretary local department, J. J. Purcell, New York; assistant secretary, F. Lock, New

York. General agents for Pacific coast, Hutchinson & Mann, San Francisco; general agents for Colorado, New Mexico and Wyoming, Packard, Wilson & Piper, Denver, Col.; general agents for Texas, Beers, Kenison & Co., Galveston; general agents for Louisiana, M. J. Smith & Co., New Orleans; general agent for New York State, C. H. Waite, Albany. Special agents: New England, Col. Amos Sherman, Boston; New Jersey, Maryland and District of Columbia, G. E. Brewer, New York; Southern States, A. B. Andrews, Atlanta, Ga. State agents: Pennsylvania, A. D. Lundy, Williamsport; Ohio, Indiana and West Virginia, Edmund Gardner, Columbus, O.; Michigan, L. F. Margah, Detroit; Illinois and Iowa, H. H. Hershey, Chicago; Missouri, Kansas and Nebraska, F. M. Benedict, Lawrence, Kan.; Wisconsin, Minnesota and Dakota, W. D. Fargo, Merriam Park, Minn.

TRANSATLANTIC FIRE INSURANCE CO., Hamburg.—E. Harbers, 62 Liberty street, New York, manager in United States; Harro Ihnen, assistant manager. Territorial jurisdiction of United States head office, all east of Rocky Mountains. State agents in United States: S. Y. Tupper & Son,

Charleston, for South Carolina; Lofland & Menard, Galveston, for Texas. Special agent at headquarters, E. A. Curtis. The company operates in New York, New Jersey, Pennsylvania, Illinois, Missouri, Nebraska, Texas, South Carolina, Florida, Michigan, Minnesota, Kentucky, Tennessee, Wisconsin, Connecticut, Massachusetts, Maryland, District of Columbia and Rhode Island.

UNITED FIRE REINSURANCE CO., Manchester, Eng.—Manager in United States, Wm. Wood. Territorial jurisdiction of United States head office, United States, Canada, British Columbia and Sandwich Islands. G. T. Belding, superintendent Western Department, including Dakota, Minnesota, Wisconsin, Michigan, Nebraska, Iowa, Illinois, Indiana, Ohio, Colorado, Kansas, Missouri, Kentucky, Tennessee, Wyoming. Wm. W. Ballard, special agent, secretary to the manager at head office, New York. The company operates in all States.

UNION FIRE AND MARINE, New Zealand.—Mercer Otey, Southern California; D. S. Freeman, Northwest Pacific coast; M. V. B. Benson, Colorado, Wyoming, and New Mexico.

MISCELLANEOUS COMPANIES.

AMERICAN SURETY CO.—Geo. W. Manning, St. Louis, Mo.; Z. L. Tidball, Chicago, Ill.; Chas. W. Weston, Toronto, Can.; P. K. Sharratts, New York, N. Y.; Abel S. Dungan, Chicago, Ill.; C. A. Pfingsten, New York, N. Y.; John B. Furay, Omaha, Neb.; Thos. P. Shallcross, Wheeling, W. Va.; Chas. E. Henry, Dallas, Tex.; Corr. Lucy, Austin, Tex.; G. J. Lund, Marietta, O.; Allen T. Lawrence, Denver, Col.; Geo. L. Seybolt, San Jose, Cal.; L. M. Terrell, Atlanta, Ga.; S. P. Child, Blue Earth City, Minn.; W. T. Henderson, Baltimore, Md.; H. A. Chambers, London, Tenn.; E. F. McQueen, London, Tenn.; W. B. Green, Pocatello, Idaho; George A. Steel, Portland, Ore.; George A. Dice, Riverside, Cal.; Charles Adams, Manitou, Col.; Wm. Abels, Camden, N. J.; H. B. Jenks, Louisville, Ky.

EMPLOYERS LIABILITY ASSURANCE CORPORATION (Limited), London.—Endicott & Macomber, U. S. managers, Boston; Samuel Appleton, Boston, agent for Massachusetts and New Hampshire; W. A. R. Boothby, Waterville, agent for Maine; M. J. Francisco, Rutland, agent for Vermont; Kirby & Dwight, New York, agents for State of New York; J. G. Hooven & Co., Philadelphia, managers for Pennsylvania, New Jersey and Delaware; G. W. S. Hall, Baltimore, agent for Maryland; Geo. D. Pleasants & Sons, Richmond, agents for South Carolina and West Virginia; Hayden & McDowell, Charleston, agents for South Carolina; Chase & Co., Sanford, agents for Florida; Knott & Daughtry, Birmingham, agents for Alabama; Peter F. Pescud, New Orleans, agent for Louisiana; Geo. A. Gilbert, Chicago, manager for Illinois, Iowa and Nebraska; Robt. Zener & Co., Indianapolis, agents for Indiana; Jones & Bell, Milwaukee, agents for Wisconsin; Gale & Co., Minneapolis, agents for Minnesota and Dakota; Hughes & Stowe, Galveston, agents for Texas; F. D. Hirschberg & Bro., St. Louis, agents for Missouri; A. A. Engart & Co., Muskogee, agents for Indian Territory; J. H. Harrison, Denver, agent for Colorado; Pantan & Matheson, Butte City, agents for Montana; Okell & Woolley, San Francisco, agents for California; F. V. Andrews & Co., Portland, agents for Oregon, Washington Territory and Idaho; Samuel H. Rowe & Son, Lansing, agents for Michigan.

EQUITABLE ACCIDENT INSURANCE CO., Cincinnati.—H. N. Reno, Cincinnati, State agent for Ohio; Coons & Graham, Indianapolis, State agents for Indiana; R. H. Adams, Chicago, general Northwestern agent; F. W. Campbell, Chicago, State agent for Illinois; J. P. Lane, Elizabethtown, Ky., State agent for Kentucky; J. J. Orchard, Atlanta, Ga., general Southern agent; John H. Cookson, St. Louis, State agent for Missouri; D. P. Welch, St. Louis, general Southwestern railroad agent.

FIDELITY AND CASUALTY COMPANY, New York.—E. B. Tidd, Cleveland, general agent for Ohio, Indiana, Michigan, Kentucky and West Virginia; Geo. W. Montgomery & Co., Chicago, general agents for Illinois, Wisconsin, Minnesota, Iowa and Nebraska; T. L. Drake, Denver, general agent for Colorado, New Mexico and Wyoming Territory; James R. Garniss, San Francisco, general agent for California, Oregon and Utah; W. G. Bentley & Co., St. Louis, general agents for Missouri; Blake, Barrows & Brown, Bangor, general agents for Maine; A. P. Childs, Springfield, general agent for Vermont and Massachusetts; W. T. Crenshaw, Atlanta, general agent for Georgia, Alabama and Florida; J. B. Moore, Richmond, general agent for Virginia; James Robertson, Charleston, general agent for South Carolina.

METROPOLITAN PLATE GLASS CO., New York.—Wm. G. Whitney, Boston, Mass.; M. J. Francisco, Portland, Vt.; Silas Chapman, Jr., Hartford, Conn.; Addison H. White & Co., Providence, R. I.; Wm. T. Plume, Newark, N. J.; Wm. C. O. Neill, Philadelphia, Pa.; Allmudd & Gallagher, Baltimore, Md.; Law & Ansel, Cincinnati, O.; Coe & Olmstead, Cleveland, O.; Francis O. Davenport, Detroit, Mich.; John P. Campbell, Chicago, Ill.; S. S. Eaton, St. Paul, Minn.; D. S. Harriman, Kansas City, Mo.; George N. Billings, Denver, Col.; Hutchinson & Mann, San Francisco, Cal.; Payne & Berry, Frankfort, Ky.; McCarty, Storrs & Co., Birmingham, Ala.; Henry Schachte, Charleston, S. C.; Peter F. Pescud, New Orleans; Buck & Co., Wilmington, Del.; Joseph A. Moore, Indianapolis, Ind.; Stevens, Lawrence & Co., Washington, D. C.

RETIRED AMERICAN COMPANIES.

LIFE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

When Retired.	NAME OF COMPANY.	When Retired.	NAME OF COMPANY.
.....	Alabama Gold Life, Mobile; A. P. Bush, Mobile, receiver.	1853—	Eagle Life and Health, Jersey City; reinsured in Knickerbocker.
1877—	Alliance Mutual, Leavenworth; capital, \$100,000; retired.	1873—	Eclletic, New York; capital, \$150,000; receiver discharged.
1873—	American Mutual, New Haven; reinsured in American Life and Trust.	1873—	Economical, Providence; reinsured in Republic; capital, \$100,000.
1868—	American Mutual, Selma, Ala.; failed.	1869—	Empire Mutual, Chicago; reinsured in International.
1875—	American National Life and Trust, New Haven; capital, \$100,000; Talcott H. Russell, receiver; balance on hand Jan. 1, 1888, \$2481.	1872—	Empire Mutual, New York; capital, \$100,000; reinsured in Continental, New York; A. R. Hepburn, receiver.
1877—	American Popular, New York; capital, \$284,500; E. Z. Lawrence, New York, receiver.	1872—	Empire State, Waretown; capital, \$100,000; reinsured in Life Association.
1871—	American Tontine, New York; reinsured in Empire Mutual; Nathaniel Jarvis, New York, receiver.	.....	Equality, Richmond.
1872—	Amicable, New York; capital, \$130,000; reinsured in Guardian Mutual.	1852—	Equitable Life and Trust, Philadelphia; reinsured in Aetna.
1872—	Anchor, Jersey City; capital, \$130,000; failed.	1873—	Excelsior, New York; capital, \$125,000; reinsured in National Life of the U. S.
1873—	Asbury, New York; capital, \$180,000; Andrew V. Stout, New York, receiver.	1871—	Farmers and Mechanics, New York; capital, \$100,000; James H. Coleman, New York, receiver.
1877—	Atlantic Mutual, Albany; capital, \$110,000; Edward Newcomb, Albany, receiver.	1882—	Franklin, Indianapolis; retired.
1872—	Atlas, St. Louis; reinsured in St. Louis Mutual; Edward Newcomb, Albany, receiver.	1870—	Georgia Mutual, Macon; reinsured in Cotton States.
1877—	Baltimore, Maryland; reinsured in Equitable.	1874—	Governmont Security, New York; capital, \$100,000; Henry R. Pierson, Albany, receiver.
1870—	Ben Franklin, New York; reinsured in United States.	1879—	Globe Mutual, New York; capital, \$100,000; Alden S. Swan, Brooklyn, receiver.
1872—	California Mutual, San Francisco; reinsured in Republic.	1870—	Great Western, Chicago; reinsured in Republic.
1873—	Carolina, Memphis; reinsured in Southern Life, Memphis.	1870—	Great Western, New York; capital, \$100,000; receiver discharged.
1869—	Central Life and Accident, Newark; reinsured in New York Life.	1865—	Greenborough Mutual, Greenborough; failed.
1886—	Charter Oak, Hartford; capital, \$200,000; Isaac W. Brooks, Edmund A. Stevens, Hartford, receivers.	1873—	Guardian Mutual, New York; capital, \$100,000; Henry R. Pierson, Albany, receiver.
1877—	Chicago, Chicago; failed.	1872—	Hahneman, Cleveland; capital, \$200,000; reinsured in Republic.
1864—	Chicago Mutual, Chicago; reinsured in Union Mutual.	1875—	Hand-in-Hand, Philadelphia; wound up.
1871—	Cincinnati Mutual, Cincinnati; reinsured in Union Central.	1873—	Hercules, Philadelphia; capital, \$150,000; failed; John H. Kitchen, receiver.
1876—	Columbia, St. Louis; in hands of Superintendent of Insurance; balance on hand Jan. 1, 1888, \$9,635.	1880—	Homestead Bank and Life, Pittsburgh; failed.
1873—	Commonwealth, New York; capital, \$186,500; Thomas S. Moore, New York, receiver.	.....	Homestead, Cincinnati; capital, \$100,000.
1887—	Continental, Hartford; in hands of receiver; capital, \$300,000.	1887—	Homoeopathic Mutual, New York; capital impaired; ceased doing business.
1886—	Continental, New York; capital, \$100,000; receiver discharged.	1872—	Hope Mutual, New York; capital, \$215,500; r-insured in New Jersey Mutual; James W. Husted, Peekskill, referee.
.....	Cotton States, Macon, Ga.; retired.	1852—	Hope Mutual, Stamford; failed.
1872—	Craftsmens, St. Louis; reinsured in Hope Mutual; Francis W. Worth, New York, appointed receiver at suit of judgment creditors; capital, \$200,000.	1856—	Howard, New York; reinsured in United States.
1850—	Crescent Mutual, New Orleans; failed.	1887—	Industrial, Mobile; retired.
1873—	Delaware Mutual, Wilmington; reinsured in National Life of the U. S.	1887—	Industrial Life and Accident, Baltimore; retired.
1871—	De Soie, St. Louis; reinsured in Republic.	1873—	International, Chicago; reinsured in Universal.
1868—	Diamond State Mutual, Wilmington; dissolved by mutual consent of policy holders.	1872—	International, Jersey City; capital, \$166,335; reinsured in United States.
1869—	Eagle, Chicago; reinsured in Great Western of Chicago.	1878—	Iron City, Pittsburgh.
		1856—	Jefferson, Cincinnati; reinsured in Ohio Life and Trust.
		1856—	Kentucky Mutual, Covington; failed.
		1870—	Keystone Mutual, Harrisburg; failed.

When Retired.	NAME OF COMPANY.
1882—	Knickerbocker, New York; capital, \$100,000; Charles H. Russell, New York, receiver.
1870—	Laboringmen, Kewanee; failed.
1878—	Life Association of America, St. Louis; in hands of Superintendent of Insurance; balance on hand Jan. 1, 1888, \$72,542.
1883—	Lion, London; retired from United States; reinsuring in Equitable, N. Y.
1881—	Louisiana, New Orleans; wound up.
1869—	Masonic Orphans Home, Nashville; reinsured in Nashville Life.
1878—	Massachusetts Hospital, Boston; retired.
1854—	Merchants and Planters, New Orleans; failed.
1875—	Merchants, New York; reinsured in Globe; Edwin L. Alexander, New York, receiver.
1875—	Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.
1872—	Mississippi Valley, Louisville; reinsured in St. Louis Mutual.
1874—	Missouri Mutual, St. Louis; reinsured in Mound City.
1879—	Missouri Valley, Leavenworth; capital, \$100,000; retired.
1875—	Mound City, St. Louis; changed name to St. Louis Life.
1857—	Mutual, Baltimore; reinsured in Union Mut.
1876—	Mutual, Chicago; failed.
1875—	Mutual, Pittsburgh; failed.
1853—	Mutual Benefit, New Orleans; failed.
1872—	Mutual Protection, New York, capital \$100,000, reinsured in Reserve. Henry R. Pierson, Albany, receiver.
1876—	Nashville, Nashville; reinsured in Globe Mutual.
1855—	Nashville Mutual Protection, Nashville; failed.
1874—	National, Chicago; failed.
1873—	National, New York; capital \$150,000; James W. Husted, Peekskill, receiver.
1873—	National Capital, Washington; capital \$150,000; reinsured in Penn Mutual.
1866—	National Life and Health, Kalamazoo; failed.
1852—	National Safety and Trust, Philadelphia; failed.
1877—	New Jersey Mutual, Newark; capital \$100,000; failed.
1872—	New York State, Syracuse; capital \$120,000; reinsured in Guardian Mutual; Henry R. Pierson, Albany, receiver.
1874—	North America, New York; Henry R. Pierson, Albany, receiver.
1875—	North America, Philadelphia; reinsured in Penn Mutual Life.
1853—	North American Mutual Life and Health, Philadelphia; reinsured in Aetna.
1862—	North Carolina, Raleigh; failed.
1882—	North Carolina State; reinsured in Life Insurance Company of Virginia.
1857—	Ohio Life and Trust, Cincinnati, Ohio; failed.
1872—	Peabody, New York; reinsured in Farmers and Mechanics.
1879—	Philadelphia, Philadelphia; retired.
1861—	Phoenix, St. Louis; reinsured in New York Life.
1880—	Piedmont and Arlington, Richmond; capital \$200,000; failed.

When Retired.	NAME OF COMPANY.
1873—	Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1877—	Protection, Chicago; failed.
1867—	Provident, Chicago; reinsured in Eagle.
1868—	Provident Fund Life and Trust, New York; capital \$300,000; dissolved.
1878—	Railway Passengers, Hartford; business assumed by Travelers, Hartford.
1875—	Republic, Chicago; capital \$947,400; failed.
1872—	Reserve, New York; capital \$136,260; Henry R. Pierson, Albany, receiver.
1873—	Safety Deposit, Chicago; reinsured in Mutual of Chicago.
1876—	Security Life and Annuity, New York; capital \$110,000; William H. Wickham, receiver.
1856—	Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.
1876—	Southern, Memphis; failed.
1868—	Southern Mutual, Columbia; failed.
1853—	Southern Mutual, New Orleans; reinsured in U. S. Life and Trust of Philadelphia.
1869—	Southern Mutual Life and Trust, Mobile; reinsured in New York Life.
1853—	Spring Garden, Philadelphia; reinsured in New York Life.
1871—	Standard, New York; capital \$125,000; reinsured in Government Security.
1875—	St. Louis Life, St. Louis; reinsured in Columbia; affairs in hands of Superintendent of Insurance. Balance on hand January 1, 1888, \$1382.
1873—	St. Louis Mutual, St. Louis; capital \$100,000; reinsured in Mound City.
1856—	Susquehanna Mutual, Harrisburg; reinsured in American of Philadelphia.
1876—	Teutonia, Chicago; capital \$200,000; failed.
1875—	Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1884—	Toledo Mut. Toledo; capital \$120,000; retired.
1852—	Trenton Mutual, Trenton; failed.
1840—	Union Assurance, New York; failed.
1871—	United Security, Philadelphia; capital \$100,000; reinsured in Penn Mutual.
1868—	United States, Lafayette; failed.
1851—	United States Annuity and Life, Hartford; failed.
1862—	United States Life and Trust, Philadelphia; failed.
1877—	Universal, New York; capital \$200,000; Harry M. Wendell, Albany, receiver.
1869—	Western, Cincinnati; reinsured in Cincinnati Mutual.
1869—	Western Mutual, St. Louis; reinsured in Commonwealth.
1881—	Western New York, Batavia; capital \$125,000; D. W. Tomlinson, O. C. Parker, Batavia, receivers.
1868—	Widows and Orphans, St. Louis; reinsured in Life Association.
1876—	Widows and Orphans Fund, Nashville; failed.
1872—	Widows and Orphans Benefit, New York; capital \$200,000; Henry R. Pierson, Albany, receiver.
1873—	Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
1873—	World, New York; Simon Rosendale, Albany, receiver.

FIRE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

The following is a list of joint-stock fire and marine insurance companies of the United States that have failed or reinsured :

When Retired.	NAME OF COMPANY.
1885—	Acme, Des Moines; reinsured in State, Des Moines.

When Retired.	NAME OF COMPANY.
.....	Adams Fire and Marine, West Virginia; retired.

When Retired.	NAME OF COMPANY.
1879—	Adriatic, New York; reinsured in London and Lancashire.
1874—	Advance, Philadelphia; reinsured.
1874—	Etna, Chicago; failed.
1883—	Etna, Denver; retired.
1879—	Etna, New York; reinsured in Home, New York.
1871—	Etna, New York; failed by Chicago fire.
1888—	Etna Fire and Marine, Wheeling, W. Va.; retired.
1887—	Alabama, Mobile; failed.
1871—	Albany City, Albany; failed by Chicago fire.
1877—	Albemarle, Charlottesville; reinsured in Granite of Virginia.
1874—	Allemannia, Cleveland; failed.
1881—	Alliance, Boston; reinsured in Reassurances Generales.
1874—	Alliance, New York; failed by Chicago fire.
1874—	Alps, Erie; failed.
1883—	American, Chicago; reinsured in Home, New York.
1878—	American, Cincinnati; failed.
1871—	American, Providence; failed by Chicago fire.
1887—	American Exchange, New York; reinsured in German-American.
1874—	American Mutual, New Orleans; failed.
1876—	American Underwriters, Philadelphia; failed.
1879—	Amity, New York; reinsured in Star, New York.
1872—	Anchor, St. Louis; failed.
1872—	Andes, Cincinnati; failed by Chicago fire.
1878—	Anthractic, Philadelphia; reinsured in Sun, Philadelphia.
1877—	Arctic, New York; reinsured in Imperial.
1883—	Argentine, Denver and Indianapolis; failed.
1864—	Arkansas Home, Little Rock; retired.
1860—	Artizans, New York; reinsured in Commonwealth of New York.
1871—	Astor, New York; failed by Chicago fire.
1881—	Atlas, Hartford; wound up.
1886—	Anglo-American, Washington; failed.
1887—	Alabama, Mobile; failed.
.....	Atlas, Missouri; retired.
1875—	Atlas, New Orleans; failed.
.....	Atlas, New York.
.....	Atlas Marine, New York.
1876—	Atlantic, Atlantic; retired.
1871—	Atlantic, Baltimore; reinsured in Home of Maryland.
1879—	Atlantic, Brooklyn; reinsured in Home, New York.
1870—	Atlantic, New Orleans; reinsured in Factors and Traders.
1871—	Atlantic, Brooklyn; failed by Chicago fire.
1874—	Atlantic and Pacific, Chicago; failed.
1871—	Aurora, Aurora. (Company of same name now in active existence.)
1870—	Aurora, Covington; reinsured in Aurora of Cincinnati.
1869—	Baltic, New York; failed.
.....	Baltimore and Ohio, West Virginia; retired.
1877—	Bangor, Bangor; failed. (Mutual company of same name now in active existence.)
1872—	Bay State, Worcester; failed by Boston fire.
1871—	Beekman, New York; failed by Chicago fire.
.....	Berkley, West Virginia; retired.
1885—	Beverly (name changed to Merchants); reinsured in Boston Marine.
1887—	Birmingham, Birmingham, Ala.; reinsured in Macon, Macon, Ga.
1871—	Bloomington, Bloomington; reinsured.
1877—	Boatmens, St. Louis; reinsured in American Central.
1872—	Boston, Boston; failed by Boston fire.
1872—	Boylston, Boston; failed by Boston fire.
1865—	Brevoort, New York; reinsured in Home, New York.
1877—	Brewers, Milwaukee; reinsured in Home, New York.
1877—	Brewers and Maltsters, New York; reinsured in Merchants. N. J.

When Retired.	NAME OF COMPANY.
1887—	Brooklyn, New York; reinsured in American and Firemen's of Newark, N. J.
.....	Brunswick, West Virginia; retired.
1870—	Buckeye State, Cincinnati; retired.
1884—	Buffalo, Buffalo; reinsured in Phenix, Brooklyn.
1871—	Buffalo City, Buffalo; failed by Chicago fire.
1871—	Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
.....	Builders, West Virginia; retired.
1873—	Burnet, Cincinnati; retired.
1878—	Capital City, Albany; reinsured in Lancashire.
1872—	Capital City, Columbus; reinsured in Franklin of Ohio.
1878—	Capital City, Washington; retired.
1887—	Carolina, Wilmington, N. C.; organization not completed.
1872—	Carrollton, Carrollton; retired.
1885—	Cedar Rapids, Cedar Rapids; reinsured in Continental, New York.
1873—	Central, Altoona; reinsured in National of Philadelphia.
1872—	Central, Columbus; reinsured in Franklin of Ohio.
1872—	Central, Dayton; reinsured in Farmers and Merchants of Dayton.
1874—	Central, Philadelphia; failed.
1866—	Central Park, New York; reinsured in Knickerbocker.
1878—	Chaplain Mutual, Burlington; failed.
1871—	Charter Oak, Hartford; failed by Chicago fire.
.....	Chelsea, New York.
1887—	Chesapeake, Washington, D. C.; fate unknown.
1871—	Chicago, Chicago; failed by Chicago fire.
1871—	Chouteau, St. Louis; failed by Chicago fire.
1874—	Citizens, Baton Rouge; reinsured in Crescent of New Orleans.
1883—	Citizens, Evansville, Ind.; reinsured in Niagara.
1887—	Citizens, Mobile; failed.
1877—	Citizens, Newark; reinsured in Peoples of New Jersey.
1882—	Citizens, Washington; reinsured in Firemen's, Washington.
1877—	Citizens, Wheeling; failed.
1872—	City, Boston; failed by Boston fire.
1872—	City, Hartford; failed by Chicago fire.
.....	City, Philadelphia; retired.
1880—	City, Providence; reinsured in Imperial and Northern.
1882—	City, Richmond; reinsured in Underwriters Agency, New York.
1878—	City Mutual, St. Louis; reinsured in the Queen.
1876—	Clayton, Wilmington; failed.
1879—	Clay Fire and Marine, Newport, Ky.; reinsured in Buffalo German.
1871—	Cleveland, Cleveland; failed by Chicago fire.
1887—	Clinton, New York; reinsured in German-American.
1881—	Colorado, Denver; failed.
1882—	Columbia, New York; reinsured in Merchants, New York.
1883—	Columbus Ins. and Banking Co., Columbus, Miss.; retired.
1878—	Commerce, New York; reinsured in Star.
1888—	Commercial, Baltimore; reinsured in German of Baltimore.
1871—	Commercial, Chicago; failed by Chicago fire.
1871—	Commercial, Cleveland; failed by Chicago fire.
1876—	Commercial, New Orleans; reinsured in Sea of New Orleans.
1884—	Commercial, New York; reinsured in Exchange, New York.
1877—	Commercial, St. Louis; failed.
.....	Commercial, West Virginia; retired.

When Retired.	NAME OF COMPANY.
1882	Commercial Mutual, New York; retired from fire insurance field.
1882	Commonwealth, Boston; reinsured in Commercial Union.
1871	Commonwealth, New York; failed.
.....	Commonwealth, Philadelphia; retired.
.....	Commonwealth Insurance Company, West Virginia; retired.
1871	Connecticut, Hartford; failed by Chicago fire.
1878	Connecticut Mutual, Meriden, Conn.; reinsured in Continental, New York.
1887	Conservative, Bismarck, Dakota; failed.
1872	Continental, Baltimore; reinsured in German of Maryland.
.....	Continental, Philadelphia; retired.
.....	Continental, West Virginia; retired.
1872	Corn Exchange, New York; failed by Boston fire.
.....	Corn Exchange, Philadelphia; retired.
1870	Crescent, Cincinnati; retired.
1866	Croton, New York; failed.
1888	Dakota Mutual; reinsured in Fidelity Mutual, of Huron, Dakota.
1875	Davenport, Davenport; retired.
1876	Defiance, Defiance; retired.
1884	Delaware Fire, Wilmington; reinsured in American, Philadelphia.
1881	Delaware State, Wilmington; license revoked; reinsured in Queen.
1874	Delta, New Orleans; failed.
1882	Denver, Denver; failed.
.....	De Soto, Missouri; retired.
1872	Eastern, Bangor; failed.
.....	Easton, Philadelphia; retired.
1864	East River, New York; retired.
1871	Eclipse, Cincinnati; reinsured in Miami Valley.
1872	Elliot, Boston; failed by Boston fire. (Company of same name now in active existence.)
.....	Emmet, New York; retired.
1878	Empire, Chicago; retired.
1871	Enterprise, Philadelphia; failed by Chicago fire.
1880	Enterprise, Pittsburgh; retired.
1871	Equitable, Wheaton, Ill.; failed by Chicago fire.
1875	Eureka, Pittsburgh; failed.
1860	Everett, New York; failed.
1871	Excelsior, New York; failed by Chicago fire.
1871	Excelsior, St. Louis; reinsured in Merchants, N. J.
1872	Exchange, Boston; failed by Boston fire.
1888	Factors and Traders of New Orleans; reinsured in German-American of New York.
1880	Fairfield, South Norwalk; reinsured in Niagara.
1878	Fame, Philadelphia; reinsured in Liverpool and London and Globe.
1880	Faneuil Hall, Boston; reinsured in Underwriters Agency, N. Y.
1887	Fargo, Fargo, Dak.; failed; W. E. Baker, receiver.
1875	Farm Buildings, Harkimer; failed.
1881	Farmers, Howard, O.; wound up.
1870	Farmers and Mechanics, Cincinnati; retired.
.....	Farmers and Mechanics, Washington, D. C.; failed.
1872	Farmers and Merchants, Dayton; reinsured in Firemens of Dayton.
1874	Farmers and Merchants, Mahoney City; failed.
1885	Farmers Home, Jellaway, O.; reinsured in Queen, Liverpool.
1877	Farmers Joint Stock, Meridian, O.; failed.
1876	Farmers, Merchants and Manufacturers, Hamilton; reinsured in Firemens of Dayton.
1878	Farmville, Farmville, Va.; reinsured.
1879	Federal, Allegheny; retired.

When Retired.	NAME OF COMPANY.
.....	Federal, Washington, D. C.; retired.
1880	Fidelity, Cincinnati; reinsured in Washington, Conn.
1878	Fidelity, Delphos, O.; reinsured in Firemans Fund, San Francisco.
1873	Firemans, Altoona; failed.
1871	Firemans, Chicago; failed by Chicago fire. (Company of same name now in active existence.)
1879	Firemans Fund, New York; reinsured in Peoples, Newark.
1884	Firemans Trust, Brooklyn; reinsured in American, Newark, and Phenix Brooklyn.
1872	Firemans, Boston; failed by Boston fire. (Company of same name now in active existence.)
1870	Forest City, Cleveland; failed.
.....	Frankland, Tennessee; retired.
1872	Franklin, Boston; failed by Boston fire.
1882	Franklin, Boston; reinsured in Scottish Union and National.
1874	Franklin, Camden; failed.
1871	Franklin, Cincinnati; reinsured in Triumph and Fidelity.
1878	Franklin, Baltimore; retired.
1874	Franklin, New Orleans; failed.
1867	Franklin, New York; failed.
1878	Franklin, St. Louis; reinsured in Home, New York.
1885	Franklin and Emporium, New York; reinsured in Exchange.
1871	Fulton, New York; failed by Chicago fire.
1868	Gallatin, New York; failed.
1877	Galveston, Galveston; reinsured in Union.
1871	Garden City, Chicago.
1878	Gebhard, New York; merged with the Star, New York.
1887	German-American, New Orleans; failed.
1871	German, Cleveland; failed.
1872	German, Dayton; reinsured in Teutonia.
1874	German, Erie; failed.
1873	German, St. Louis; reinsured in German-American and German Mutual.
1871	Germania, Chicago; failed by Chicago fire.
1873	Germania, Cleveland; reinsured in Sun.
1879	Germania, Elisabeth; reinsured in La Caisse Generale.
1885	Germania, Newark; reinsured in German-American, New York.
.....	Germania, Toledo; retired.
.....	Girard, New York; retired.
1877	Globe, Boston; reinsured in Shawmut.
1876	Globe, Chicago; failed.
1885	Globe, Des Moines; reinsured in Des Moines.
1884	Gloucester, Gloucester, Mass.; reinsured in Westchester, New York.
.....	Good Hope, New York; retired.
1865	Goodhue, New York; reinsured in Metropolitan.
1880	Granite, Richmond; reinsured in Connecticut Fire.
1871	Great Western, Chicago; failed by Chicago fire.
1875	Great Western, New Orleans; failed.
.....	Great Western, Philadelphia; retired.
1886	Great Western Marine, New York; retired.
1870	Grocers, New York; reinsured in Greenwich.
1877	Guaranty, New York, reinsured in Royal.
.....	Guardian, Philadelphia; retired.
1874	Gulf City, Mobile; reinsured in Stonewall.
1882	Hamburg-Maddeburg, Hamburg; retired from United States, except Pacific coast, reinsuring risks in the Fire Insurance Association.
1872	Hamilton, Hamilton; reinsured in Miami Valley.
.....	Hamilton Marine, New York; retired.
.....	Hampden, Springfield; retired.
.....	Hand-in-Hand, Philadelphia; retired.
1866	Harmony, New York; failed.
1871	Hartford, Baltimore; reinsured in Royal.

When Retired.	NAME OF COMPANY.
1860—	Hendrick Hudson, New York; retired.
.....	Hibernia, Cleveland; retired.
1880—	Hibernia, Newark; reinsured in German-American, New York.
1871—	Hide and Leather, Boston; failed by Chicago fire.
1879—	Hoboken, Hoboken; reinsured in London and Lancashire.
1881—	Hoffman, New York; reinsured in Niagara.
1877—	Holland Purchase, Batavia; retired.
1880—	Home, Charleston, S. C.; reinsured in Phoenix, London.
1871—	Home, Chicago; failed by Chicago fire.
1882—	Home, Columbus, O.; failed.
1877—	Home, Galveston; reinsured in East Texas Insurance Company.
1879—	Home, Newark; reinsured in Queen.
1871—	Home, New Haven; failed.
1872—	Home, Savannah; retired.
1881—	Home, Shenandoah; merged with Cedar Rapids.
1873—	Home, St. Joseph; reinsured in National of Missouri.
1873—	Home, Toledo; reinsured in Phoenix of Brooklyn.
1874—	Home, Topeka; reinsured in Brewers.
1872—	Home, Washington; retired.
1879—	Home Mutual, Boston; failed.
1871—	Home Mutual, Cincinnati; reinsured in Union Central.
1880—	Home Mutual, St. Louis; reinsured in American Central.
1860—	Homestead, New York; failed.
1878—	Homestead, Watertown; retired.
1888—	Hope, New Orleans; failed.
1881—	Hope, New York; merged in Sterling, N. Y.
1874—	Hope, Philadelphia; failed.
1872—	Hope, Providence; failed by Chicago fire.
1875—	Householders, Pittsburgh; failed.
1872—	Howard, Boston; failed by Boston fire.
1885—	Houston, Houston; reinsured in City of London.
1884—	Hudson, Jersey City; reinsured in German-American, New York.
1882—	Humboldt, Newark; reinsured in Williamsburgh City and Metropole.
1872—	Humboldt, New York; failed by Boston fire.
1881—	Illinois, Beardstown; failed.
1871—	Illinois Mutual, Springfield; failed.
1882—	Importers and Traders, New York; reinsured in American, New York.
1866—	Indemnity, New York; failed.
1870—	Independence, Independence; failed.
1871—	Independent, Boston; failed by Chicago fire.
.....	Independent, Philadelphia; retired.
1872—	International, N. Y.; failed by Chicago fire.
.....	Iron City, West Virginia; retired.
1887—	Iron and Oak, Birmingham, Ala.; reinsured in Macon, Ga.
1871—	Irving, New York; failed by Chicago fire.
1884—	Irving, New York; reinsured in United Fire Reinsurance.
.....	Jackson Marine, New York.
1879—	Jefferson, St. Louis; reinsured in Tradesmen, New York.
1881—	Jefferson, Steubenville, O.; reinsured in Norwich Union.
1876—	Kansas, Leavenworth; failed.
1871—	Kansas City, Kansas City; failed.
.....	Kensington, Philadelphia; retired.
1876—	Keystone, Reading; failed.
1871—	Knickerbocker, Chicago; failed by Chicago fire.
.....	La Belle, West Virginia; retired.
1880—	La Caisse Generale, Paris; retired from the United States, reinsuring American risks in Imperial and Northern, Howard and Fire Association.
1883—	La Confiance, Paris; retired from United States, reinsuring American risks in Howard, N. Y., and Manufacturers, Boston.

When Retired.	NAME OF COMPANY.
1883—	La Metropole, Paris; retired from United States, reinsuring in Niagara, New York.
1870—	Lafayette, Cincinnati; retired.
1880—	Lafayette, Lexington, Mo.; retired.
1871—	Lamar, New York; failed by Chicago fire.
1882—	Lamar, New York; reinsured in Phoenix of Brooklyn.
1878—	Lancaster, Lancaster, Pa.; retired.
1872—	Lawrence, Boston; failed by Boston fire.
.....	Lehigh Valley, West Virginia; retired.
1882—	Lenox, New York; reinsured in Citizens of New York.
1887—	Lincoln, Lincoln, Neb.; failed.
1885—	London and Provincial, London; retired from U. S.
1871—	Lorillard Fire, New York; failed.
1883—	Lorillard, New York; reinsured in Guardian, London.
1887—	Louisiana, New Orleans; failed.
1871—	Lumbermans, Chicago; reinsured in Firemen of Chicago.
1877—	Lumbermans and Mechanics, St. Louis; reinsured in National of New York.
1882—	Lynchburg Banking and Insurance Company, Lynchburg, Va.; retired from insurance field.
1880—	Madison, Madison, Wis.; reinsured in Westchester, New York.
1879—	Manayunk, Philadelphia; retired.
1871—	Manhattan, New York; failed by Chicago fire.
1882—	Manhattan Fire, New York; reinsured in Phoenix, Brooklyn.
1872—	Manufacturers, Boston; failed by Chicago fire.
1885—	Manufacturers, Boston; reinsured in Phoenix, London.
1882—	Manufacturers, Newark; reinsured in Germania, New York.
.....	Manufacturers, Philadelphia; retired.
1871—	Market Fire, New York; failed by Chicago fire.
1872—	Market, New York; failed by Boston fire.
1887—	Maryland Plate Glass; retired.
.....	Massasoit, Springfield; retired.
1879—	Mechanics of Boston; retired.
1887—	Mechanics, Brooklyn; reinsured in the Alliance, New York.
1880—	Mechanics, Newark; reinsured in German-American of New York.
1884—	Mechanics and Traders; retired.
.....	Mechanics, Owensburg, Va.; retired.
1881—	Mechanics Mutual, Boston; reinsured in Scottish Union and National.
1887—	Memphis City, Memphis; reinsured in North British and Mercantile.
1875—	Mercantile, Chicago; reinsured in Home of Galveston.
1879—	Mercantile Mutual (Marine), New York; retired.
1872—	Merchants, Boston; failed by Boston fire.
1887—	Merchants Mutual, Baltimore; reinsured in Washington Fire and Marine, Boston. (See Washington Fire and Marine.)
1885—	Merchants (formerly Beverly), Boston; reinsured in Boston Marine.
1871—	Merchants, Chicago; failed by Chicago fire.
1871—	Merchants, Hartford; failed by Chicago fire.
1877—	Merchants, Louisville; reinsured in Royal (Company of same name now in active existence.)
1886—	Merchants Marine, Bangor, Me.; reinsured in Insurance Company of North America.
1887—	Merchants Mutual (Marine), Baltimore; retired.
1868—	Merchants, Memphis; reinsured in Phoenix of Memphis.
1875—	Merchants, New Orleans; failed.
.....	Merchants, Philadelphia; retired.
1885—	Merchants, St. Joseph, Mo.; reinsured in Connecticut, Hartford.

When Retired.	NAME OF COMPANY.
1871—	Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875—	Merchants and Mechanics, Petersburg; failed.
.....	Merchants and Mechanics, Philadelphia; retired.
1882—	Merchants and Mechanics, Richmond, Va.; reinsured in Underwriters Agency, New York.
1871—	Merchants and Traders, Louisville; reinsured.
1888—	Merchant's, New York; reinsured in Westchester and the Alliance.
1883—	Metropole, Paris; retired from United States, reinsuring in Niagara.
.....	Metropolis, New York; retired.
1877—	Metropolitan, New York; reinsured in Continental.
1879—	Michigan State, Adrian; reinsured in Home, N. Y.
1887—	Minneapolis F. and M.; never materialized.
1879—	Mississippi Valley, Memphis; retired.
1879—	Mobile Fire Department Insurance Company, Mobile; retired.
1887—	Monarch, Des Moines; failed.
1887—	Montauk, Brooklyn; reinsured in Niagara, New York.
1870—	Monumental, Baltimore; reinsured in Royal.
1865—	Morris, New York; failed.
1873—	Mutual Benefit, Boston; failed by Boston fire.
1871—	Mutual Security, Chicago; failed by Chicago fire.
.....	Nail City, West Virginia; retired.
1874—	Narragansett, Providence; reinsured in Commercial Union.
1872—	National, Bangor; failed by Boston fire.
1872—	National, Boston; failed by Boston fire.
1874—	National, Hannibal; failed.
.....	National, Philadelphia; retired.
1869—	National, San Francisco; reinsured.
1870—	National Toledo; retired.
.....	Nautilus, New York.
1872—	Neptune, Boston; failed by Boston fire. (Company of same name now in active existence.)
.....	Neptune, Philadelphia; retired.
1863—	Neptune, Marine; New York.
1871—	New Amsterdam, New York; failed.
1882—	Newark City, Newark; reinsured in Citizens, New York.
1887—	New England Mutual, Worcester, Mass; retired.
.....	New England, Hartford.
1880—	New England Mutual, Boston; reinsured in the General Reinsurance Company of Paris.
1883—	New Jersey, Newark; reinsured in German-American, New York.
1875—	Newport, Providence; reinsured in Providence-Washington.
1865—	New World, New York; reinsured in North American of New York.
1881—	New York and Boston, New York; reinsured in Scottish Union and National and Lion.
1879—	New York Central, Union Springs; retired.
1881—	New York City, New York; reinsured in Standard of London.
1878—	New York Produce Exchange, New York; reinsured in Safeguard.
1872—	North American, Boston; failed by Boston fire. (Company of same name now in active existence.)
1871—	North American, Hartford; failed.
1871—	North American, New York; failed.
1882—	Northern, Watertown; wound up.
1884—	North German, Hamburg; reinsured United States; risks in Peoples, New York.
1873—	North Missouri, Macon; failed.
1875—	North Penn, North Wales; failed.

When Retired.	NAME OF COMPANY.
1887—	Northwestern, Duluth; reinsured in Commercial Union.
1868—	Northwestern, Oswego; failed.
1871—	Norwich, Norwich; failed.
1871—	Occidental, San Francisco; failed by Chicago fire.
1879—	Ohio, Chillicothe; reinsured in North German.
1871—	Ohio Valley, Cincinnati; reinsured in Farmers, Merchants and Manufacturers.
1887—	Ohio Valley, Wheeling, W. Va.; retired.
1877—	Old Dominion, Richmond; reinsured in Liverpool and London and Globe.
1881—	Old North State, Warrenton; wound up.
1886—	Orient Mutual Marine, New York; retired.
1874—	Oriental, Jersey City; failed.
1871—	Oriental, San Francisco; failed.
1877—	Oswego and Onondaga Phoenix; reinsured in Commercial Union.
1876—	Oswego Farmers, Sandy Creek; reinsured in Homestead of Watertown.
1871—	Pacific, San Francisco; failed by Chicago fire.
1880—	Pacific, St. Louis; reinsured in American Central, St. Louis.
1881—	Pacific (Mutual Marine), New York; retired.
.....	Palladium, New York.
1875—	Palisade, Jersey City; failed.
1877—	Paterson, Paterson; failed.
.....	Peabody, Philadelphia; retired.
1888—	Pennsylvania, Pittsburgh; reinsured in German-American, New York.
1876—	Penn, Philadelphia; failed.
1872—	Peoples, Baltimore; reinsured in Hanover.
1872—	Peoples, Cincinnati; reinsured in Clay of Newport.
1875—	Peoples, Little Rock; reinsured in Continental.
1888—	Peoples, Memphis; reinsured in Northwestern National.
1882—	Peoples, Newark; reinsured in Niagara, New York.
1887—	Peoples, New Orleans; liquidated.
1876—	Peoples, Philadelphia; failed.
1871—	Peoples, San Francisco; failed by Chicago fire.
1881—	Peoples, Trenton; reinsured in German-American, New York.
1872—	Peoples, Worcester; failed by Boston fire.
1852—	Philadelphia, Philadelphia; reinsured in New York Life.
1873—	Phoenix, Baltimore; reinsured in Hamburg-Bremen.
1881—	Phoenix, Memphis; reinsured. (Company of same name now in active existence.)
1876—	Phoenix, Newark; retired.
1877—	Phoenix, St. Louis; reinsured in Queen.
.....	Planters, Jackson, Miss.; retired.
1886—	Pottsville Mutual, Pottsville, Pa.; retired.
1886—	Puget Sound, Tacoma, W. T.; failed.
1872—	Prescott, Boston; failed by Boston fire. (Company of same name now in active existence.)
1888—	Protective, Knoxville, Tenn.; consolidated with Knoxville of Knoxville.
1883—	Pueblo, Pueblo, Col.; retired.
1871—	Putnam, Hartford; failed by Chicago fire.
.....	Quaker City, Philadelphia.
1870—	Queen City, Cincinnati; retired.
1871—	Reapers City, Rockford; failed.
1886—	Reassurance, New York; reinsured in United Fire Reinsurance, Manchester.
1883—	Reassurances Generales, Paris; retired from U. S., reinsuring in Crescent, N. O.
1882—	Relief, New York; reinsured in Niagara, New York.
1871—	Republic, Chicago; failed by Chicago fire.
1882—	Republic, New York; reinsured in North British and Mercantile.
1877—	Residence, Cleveland; reinsured in Scottish Commercial.

When Retired.	NAME OF COMPANY.
1871	Resolute, Baltimore; reinsured in Imperial.
1878	Resolute, New York; amalgamated with New York City.
1881	Revere, Boston; reinsured in Fire Insurance Association, London.
1882	Richmond Banking and Ins. Co., Richmond; reinsured in Royal.
1878	Richmond Fire Association, Richmond; reinsured.
1876	Ridgewood, New York; reinsured in Connecticut Fire.
.....	Robert Morris, Philadelphia; retired.
1881	Rochester, Rochester, Pa.; failed.
1879	Roger Williams, Providence; reinsured in Home, New York.
1887	Royal, Birmingham, Ala.; failed.
1879	Royal Canadian, Montreal; retired from U.S.
1879	Safeguard, New York; reinsured in London and Lancaster.
1876	Safeguard, Philadelphia; failed.
1875	Salamander, New Orleans; reinsured in Teutonia of New Orleans.
1871	Sangamo, Springfield; reinsured in Merchants of Chicago.
1871	Schenectady, Schenectady; failed.
1880	Scottish Commercial, Glasgow; merged in Lancashire.
1880	Seaboard, Norfolk, Va.; retired.
.....	Sea Marine, New York.
1887	Security, Mobile; retired.
1871	Security, New York; failed by Chicago fire.
.....	Security, Philadelphia; retired.
.....	Seventh Ward, New York.
1880	Shawmut, Boston; reinsured in the Reassurance Generale Company of Paris.
1884	Shoe and Leather, Boston; reinsured in Niagara, N. Y., and Phenix, Brooklyn.
1872	Shoe and Leather Dealers, Boston; failed by Boston fire.
1870	Southern, Bloomfield; failed.
1874	Southern, Savannah; reinsured.
.....	Southern Underwriters, N. C.; retired.
1877	Southern Underwriters Association, Raleigh; failed.
1874	Southside, Pittsburgh; failed.
1878	South St. Louis Mutual, St. Louis; receiver appointed.
1870	Springfield, Springfield; failed. (Company of same name now in active existence.)
1879	St. Joseph, St. Joseph; reinsured in German-American.
1877	St. Louis, St. Louis; reinsured in Queen.
1870	St. Louis Floating Dock and Ins. Co., St. Louis; reinsured in American Central.
1868	St. Marks, New York; failed.
1880	St. Nicholas, New York; reinsured in German-American.
1885	Standard, Cincinnati; reinsured in Commercial, Cincinnati.
1883	Standard Fire Office, London; retired from U. S., reinsuring in Phenix, Brooklyn.
1886	Star, New York; reinsuring in Westchester, New York.
1871	State, Chicago; failed by Chicago fire.
1870	State, Cleveland; failed.
1873	State, Hannibal; failed.
1879	State, Jersey City; reinsured in Westchester.
1876	State, Lansing; reinsured in Home of N. Y.
1877	State, Laporte, failed.
1861	State, New Haven; failed.
1874	State, Parkersburg; failed.
.....	State, Philadelphia; retired.
1875	State, Rutland; reinsured in Aetna.
1887	Sterling, New York; reinsured in Exchange.
1872	Suffolk, Boston; failed by Boston fire.
1886	Sun Mutual Marine, New York; retired.
1876	Sun, Cleveland; reinsured in Continental.
1884	Sun, Philadelphia; reinsured in United Fire Reinsurance.

When Retired.	NAME OF COMPANY.
1876	Sunbury, Sunbury; failed.
1882	Tabor, Denver; retired.
1876	Tennessee, Nashville; reinsured in Connecticut.
.....	Tennessee Fire Marine, Tennessee; retired.
1871	Teutonia, Cleveland; failed.
1878	Texas Banking and Insurance Co., Galveston; retired from insurance field.
.....	Thames, Norwich.
1871	Tobacco, Cincinnati; reinsured.
1885	Toledo, Toledo; retired.
1886	Trade, Camden; reinsured in German-American, New York.
1875	Tradesmens, New Orleans; failed.
1883	Tradesmens, New York; reinsured in Standard Fire Office.
1887	Transcontinental, Mandan, Dak.; discontinued business.
1872	Tremont, Boston; failed by Boston fire.
.....	Triton, New York.
1872	Triumph, Cincinnati; reinsured in Amazon.
1872	Underwriters, Altoona; failed.
1874	Union, Baltimore; reinsured in Home of New York.
1883	Union, Cincinnati; reinsured in Westchester, N. Y.
1874	Union, Jersey City; failed.
.....	Union, New Orleans; retired.
1873	Union, St. Louis; reinsured in Merchants of New Jersey.
.....	United Fire, Marine and Life, New York.
1870	United States, Baltimore; failed.
1877	United States, St. Louis; reinsured in Scottish Commercial.
1884	Virginia Home, Richmond; reinsured in Phenix, London.
1860	Wall Street, New York; failed.
1870	Washington, Baltimore; reinsured in the Queen.
1872	Washington, Boston; failed by Boston fire.
1888	Washington F. and M., Boston; reinsured in Niagara of New York, National of Hartford, and Union and California of California.
1876	Washington, Memphis; reinsured in Merchants of Memphis.
1871	Washington, New York; failed by Chicago fire.
1867	Washington Marine, New York.
.....	Washington, Philadelphia; retired.
1872	Washington Fire, New York; failed by Boston fire.
1879	Washington, Plainfield, N. J.; reinsured in German-American.
.....	Washington, Washington; retired.
1882	Watertown, Watertown; reinsured in Sun Fire Office.
1871	Western, Buffalo; failed by Chicago fire.
.....	Western, Chicago; reinsured in Fire Association, Philadelphia.
1888	Western F. and M., Sioux Falls, Dak.; consolidated with Insurance Company of Dakota, Sioux Falls.
.....	Western, Massachusetts; Pittsfield.
.....	Western, Philadelphia; retired.
.....	Western, San Francisco; reinsured in State Investment and Ins. Co.
1875	Western Texas, San Antonio; retired.
1874	West Virginia, Wheeling; failed.
1873	Williamsport, Williamsport; reinsured.
1888	Wilmington Mutual, Wilmington, N. C.; failed.
1871	Winnecheik, Freeport; failed.
1875	Workingmans, New Orleans; failed.
1862	World's Safe, Troy; failed.
1875	Wyoming, Wilkesbarre; reinsured in Commercial Union.
1871	Yonkers and New York, New York; failed by Chicago fire.

COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of life, fire and fire-marine insurance companies in the United States in process of winding up, with names of receivers or other persons in charge :

ALABAMA.

Alabama, Mobile; F. G. Bronberg, Assignee.
Citizens, Mobile; F. G. Bronberg, Assignee.
Alabama Gold Life, Mobile; A. P. Bush, Receiver.
Royal, Birmingham, Geo. Eustis, Receiver.

CONNECTICUT.

American Mutual Life, New Haven; Talcott H. Russell, Receiver.
Continental Life, Hartford; L. H. Cook and J. R. Buck, Receivers.
Charter Oak Life, Hartford; E. A. Stedman and I. W. Brooks, Receivers.
National Life and Trust, New Haven; Talcott H. Russell, Receiver.

DAKOTA.

Fargo Fire, Fargo; W. E. Barker, Receiver.

GEORGIA.

Cotton States Life, Macon; John Peabody, Columbus, Receiver.

ILLINOIS.

Alton Mutual Insurance and Savings, Alton.
Aurora, Aurora; L. D. Brady, Assignee.
Chicago, Chicago; J. K. Murphy, Assignee.
Chicago Firemens, Chicago; O. H. Horton, Assignee.
Chicago Life, Chicago; George M. Bogue, Receiver.
Commercial Fire, Chicago; R. E. Jenkins, Assignee.
Empire, Chicago; William O. Cole, Assignee.
Equitable, Chicago; James Long, Assignee.
Germania, Chicago; William Vorke, Assignee.
Globe, Chicago; Robert E. Jenkins, Assignee.
Great Western, Chicago; C. W. Upton, Assignee.
Home Fire, Chicago; Thomas Bulkley, Assignee.
Knickerbocker, Chicago.
Lamar, Chicago; George Chandler, Assignee.
Lumbermans, Chicago; T. C. Hoag, Assignee.
Merchants, Chicago; Wm. E. Rollo, Assignee.
Mutual Security, Chicago; Mark Kimball, Assignee.
National Life, Chicago; Kirk Hawes, Assignee.
Protection Life, Chicago; E. D. Cook, Assignee.
Republic, Chicago; J. R. Payson, Assignee.
Republic Life, Chicago; Samuel D. Ward, Receiver.
State, Chicago; Norman C. Perkins, Assignee.
Winneahick, Freeport.

IOWA.

Monarch Fire, Des Moines; B. F. Allen, Receiver.

KANSAS.

Missouri Valley Life, Leavenworth; E. B. Allen, President.
National Mutual, Sedalia; C. Sellers, Receiver.

KENTUCKY.

Clay Fire and Marine, Newport; H. W. Lape, Secretary.
Farmers and Drovers, Louisville; R. S. Veech, President.

LOUISIANA.

Factors and Traders, New Orleans; R. M. Walmsley, Jules A. Blanc, Ed. A. Palfrey, Liquidators.

LOUISIANA—Continued.

Louisiana, New Orleans; L. Placid Canoy, Liquidator.
Peoples, New Orleans; David Hughes, M. Abascal, A. Wals, Liquidators.

MAINE.

Eastport Mutual, Eastport; L. G. Downs, Receiver, Calais.
Penobscot Mutual, Bangor; Charles P. Wiggins, Secretary.
Somerset Mutual, Skowhegan; T. H. Dinmore, Secretary.

MASSACHUSETTS.

Alliance, Boston; in hands of old management.
Atlantic Fire and Marine, Provincetown; in hands of old management.
Boot Manufacturers Mutual, Boston; C. A. Grinnell, President; in hands of old management.
City Mutual, Boston; R. G. Molineaux, Receiver.
Commonwealth, Boston; in hands of old management.
Conway Mutual, Conway; H. W. Billings, Receiver.
Faneuil Hall, Boston; in hands of old management.
Franklin, Boston, and Granby Mutual of Granby; are voluntarily closing; in hands of old management.
Gloucester, Gloucester; reinsured and closing.
Manufacturers Fire and Marine, Boston; reinsured and closing; Samuel Appleton, President.
Mechanics Mutual, Boston; in hands of old management.
Merchants (formerly Beverly), Boston; reinsured and closing.
Neptune, Boston; George F. Osborne, Receiver.
New England Mutual, Boston; in hands of old management.
New England Mutual Marine, Boston; George C. Lord, Receiver.
Revere, Boston; in hands of old management.
Shawmut, Boston; in hands of old management.
Shoe and Leather, Boston; reinsured and closing; J. C. Abbot, President.
Westfield Mutual, Westfield; in hands of old management.
Weymouth and Braintree Mutual, Worcester; in hands of old management.

MICHIGAN.

Home Mutual of Ionia, Clinton and Montcalm counties, Ionia; Clarence B. Wardle, Receiver.
Mercantile Mutual of Salinae, Huron and Tuscola counties, Sand Beach; Elbridge F. Bacon, Receiver.
Merchants, Manufacturers and Citizens Mutual Fire Insurance Company of Kent, Allegan and Ottawa counties, Grand Rapids; closing up business.
Merchants Mutual, Detroit; Frank G. Russell, Receiver.
Michigan Mutual, Grand Rapids; D. L. Skinner, Receiver.
Mutual Fire of Salinae, Huron and Tuscola counties, Sand Beach; Elbridge F. Bacon, Receiver.
Mutual Fire of Port Huron; John F. Porter, Receiver.
Union Mutual Fire Insurance Company of Kent, Barry and Ionia counties, Grand Rapids; Wm. D. Tolford, Receiver.

MISSOURI.

Columbia Life, St. Louis; Alfred Carr, Superintendent of Insurance Department, *ex officio* Receiver.
 Kansas City Fire and Marine, Kansas City; Alfred Carr, Superintendent Insurance Department, *ex officio* Receiver.
 Lafayette, Lexington; William Morrison, President.
 Life Association of America, St. Louis; Alfred Carr, Superintendent Insurance Department, *ex officio* Receiver.
 Phoenix, St. Louis; Webb M. Samuel, President.
 St. Joseph Fire and Marine, St. Joseph; A. P. Goff, President.
 St. Louis, St. Louis, Adolphus Meyer, President.
 St. Louis Mutual Life, St. Louis; Alfred Carr, Superintendent Insurance Department, Receiver.
 United States, St. Louis; W. H. Scudder, President.
 Union Mutual Life, St. Louis; Superintendent of Insurance *ex officio* Receiver.

NEW JERSEY.

Fire.

Hardwick Mutual, Johnsonburg; Isaac Wildrick, President.
 Hunterdon County Mutual, Lambertville; Jeremiah Hayhurst, President.
 Millville Mutual Fire and Marine, Millville; Thos. Whitaker, Receiver.
 Plainfield Mutual, Plainfield; Alfred Berry, President.
 Somerville Mutual, Somerville; E. S. Doughty, President.
 Trade, Camden; Edmund May, President.

Life.

New Jersey Mutual Life, Newark; Robert F. Stockton, Receiver.

NEW YORK.

Life.

Asbury Life, New York; A. V. Stout, Receiver, 271 Broadway.
 Atlantic Mutual Life, Albany; E. Newcomb, Receiver (appointed August 6, 1877).
 Continental Life, New York; A. B. Hepburn, Receiver (appointed February 28, 1883), 20 Nassau street.
 Electric Life, New York; Philo T. Ruggles, Receiver, 29 Wall street.
 Empire Mutual Life, New York; A. B. Hepburn, Receiver, 20 Nassau street.
 Globe Mutual Life, New York; Alden S. Swan, Receiver (appointed May 10, 1884), 80 Wall street.
 Guardian Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
 Knickerbocker Life, New York; Chas. H. Russell (appointed December 29, 1882), Receiver, 52 William street.
 New York State Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
 North American Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
 Reserve Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
 Security Life, New York; W. H. Wickham, Receiver (appointed December 13, 1876), 31 Pine street.
 Universal Life, New York; Harry M. Wendell, Receiver, Albany.
 Western New York, Batavia; D. W. Tomlinson and O. C. Parker, Receivers.
 Widows and Orphans Benefit Life; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.

NEW YORK—Continued.

World Mutual Life, New York; S. W. Rosendale, Receiver (appointed March 23, 1879), Albany.

Fire.

Adriatic, New York city; Metropolitan Trust Company, Receiver, 35 Wall street.
 Amity, New York; Edward Merritt, Receiver, 20 Court street, Brooklyn, N. Y.
 Arctic, New York city; Vincent Tillyou, Receiver, 71 Liberty street.
 Atlantic, New York city; Charles A. Townsend, Receiver, Brooklyn, N. Y.
 Baltic, New York city; Wm. H. Kipp, Receiver, 231 Broadway.
 Beekman, New York city; Francis M. Bixby, Receiver.
 Brewers and Maltsters, New York city; Newton Ammerman, Receiver.
 Buffalo, Buffalo. Townsend Davis, Receiver.
 Columbia, New York city; E. H. Hobbs, Receiver.
 Columbian Marine, New York city; J. P. Paulson, Receiver.
 Commerce Fire, New York city; Samuel D. Babcock, Receiver.
 Commercial Fire, New York; John Castree, President; Walter Lawrence, Secretary.
 Firemens Fund, New York city; Chas. E. Appleby, Receiver, 55 Liberty street.
 Firemens Trust, Brooklyn; Wm. Burrell, President; B. F. Van Voorhis, Secretary.
 Franklin and Emporium Fire, New York; Horace F. Hutchinson, President; Franklin A. Vergason, Secretary.
 Hoffman Fire, New York; William O. Hoffman, President; John D. McIntyre, Secretary.
 Holland Purchase, Batavia; H. Chaddock, Receiver.
 Homestead, Watertown; Samuel T. Woolworth, Receiver.
 Irving, New York; George C. Owens, Secretary.
 Irving Fire, New York city; Martin L. Crowell, Receiver, 157 Broadway.
 Importers and Traders, New York; Joseph Brokaw, President; Daniel A. Smith, Secretary.
 Lamar, New York city; W. R. Macdiarmid, Receiver, 5 and 7 Dey street.
 Lenox Fire, New York city; Arthur H. Walton, Secretary, 69 Liberty street.
 Lorillard, New York; C. Norwood, President; E. B. Magnus, Secretary.
 Manhattan, New York city; Edward Mitchell, Receiver, 41 Wall street.
 Mechanics and Traders, New York; William R. Foster, President; John M. Tompkins, Secretary.
 Mercantile Mutual, New York city; C. T. Harbeck, Receiver, 35 Wall street.
 Metropolitan, New York city; Charles E. Appleby, Receiver, 55 Liberty street.
 New York and Boston, New York city; A. G. Stevens, President; R. L. Livingston, Secretary, 73 William street.
 New York Central, Union Springs; W. E. Hughitt, President.
 New York City, New York; Cyrus H. Loutrel, President; John D. Kinsman, Secretary.
 Northern, Watertown; George B. Phelps, Receiver.
 Oswego and Onondaga, Phoenix; E. Kirby West, Receiver.
 Reassurance, New York; John W. Murray, President *pro tem.*; P. E. Rason, Secretary.
 Relief Fire, New York; Henry Demarest, President; G. W. Damon, Secretary.
 Republic Fire, New York; Robert S. Hone, President; Edward Rowell, Secretary.
 Safeguard, New York city; James Yearance, Receiver.
 Security, New York city; E. H. Wooton, Receiver.
 St. Nicholas, New York; Jacob Dubois, Secretary.

NEW YORK—Continued.

Star, New York; N. C. Miller, President; George S. Middlebrook, Secretary.
 Tradesmens Fire, New York; D. R. Keeler, President; T. Y. Brown, Secretary.
 Washington, New York city; Wm. K. Lothrop, Receiver, 45 William street.
 Watertown, Watertown; Sidney Cooper, Receiver.

Marine.

Great Western, New York; Ferdinand Mott, President; W. T. Lockwood, Secretary.
 Orient Mutual Marine; Eugene-Dulith, President; Charles Ewing, Secretary.
 Pacific Mutual Marine, New York; Jacob R. Telfair, Receiver.
 Sun Mutual Marine, John V. Paulison, President; John P. Nichols, Secretary.
 Union Mutual Marine, New York; Ferdinand Stagg, Vice-President.

NORTH CAROLINA.

North Carolina State Life, Raleigh; A. W. Haywood, Receiver.

OHIO.

Corn City Mutual, Toledo; M. J. Enwright, Receiver.
 Home, Columbus; J. W. King, Assignee.

PENNSYLVANIA.

Central, Philadelphia; A. W. Norris, Receiver.
 German, Erie; W. Varnum, Receiver.
 Lycoming Fire, Muncy; J. A. Beeber, Receiver, Williamsport.
 New-on, Newton; A. W. Norris, Receiver, Philadelphia.
 Penn Fire, Philadelphia; W. McMichael, Receiver.
 Rochester, Beaver Co.; J. J. Wickham, Receiver.
 Sunbury, Sunbury; Haas & Kase, Receivers.
 Williamsport, Williamsport; W. D. Crocker, Receiver.

TENNESSEE.

Mississippi Valley, Knoxville; L. B. Eaton, Pres.
 Nashville Life, Nashville; W. C. Nelson, Secretary.

CANADA.

Globe Mutual Life, New York; W. C. Wells, Montreal, Assignee.
 The Canada Agricultural Insurance Company of Montreal; P. S. Ross, J. P. Fish, G. H. Dumesnil, Montreal, Assignees.

MORTALITY STATISTICS.

The following statistics, compiled from annual reports of Boards of Health of the several cities, show the number of deaths each year out of 1000 inhabitants. The letters W and C indicate white and colored population.

CITIES.	1881.	1882.	1883.	1884.	1885.	1886.	1887.
Baltimore, Md.....	{ W.19.07 C.38.12	W.19.70 C.34.00	W.20.41 C.37.58	W.18.33 C.31.58	W.16.80 C.29.98	W.18.19 C.30.52	W.17.24 C.29.73
Boston, Mass.....	24.88	24.82	21.91	24.11	24.04	23.40	24.90
Brooklyn, N. Y.....	23.33	22.06	22.04	21.90	23.09	21.72	.....
Charleston, S. C.....	{ W.29.41 C.47.62	W.22.22 C.43.48	W.21.74 C.47.61	W.23.80 C.45.45	W.17.85 C.38.46	W.20.83 C.50.00	.....
Chicago, Ill.....	25.69	23.60	19.92	19.80	18.76	19.43	.....
Cincinnati, O.....	21.78	24.54	21.12	18.83	18.37	18.98	.....
Cleveland, O.....	18.68	18.09	17.41	18.06	17.86	17.63	.....
Memphis, Tenn.....	22.07	W.14.08 C.39.04	.....	26.90	{ W.16.56 C.36.96	W.16.81 C.33.89	.....
Newark, N. J.....	27.00	W.27.50	23.90	24.03	23.93	22.51	23.44
New Orleans, La.....	{ C.30.00	W.21.09 C.30.00	.....	W.26.62 C.47.16	{ 28.52	26.43	{ W.22.53 C.31.95
New York, N. Y.....	31.07	25.82	25.81	25.02	25.53	26.34	.....
Philadelphia, Pa.....	22.48	21.60	20.00	20.34	.....	20.00	.....
Pittsburgh, Pa.....	27.00	24.00	19.00	20.39	18.96	20.60	.....
Providence, R. I.....	20.25	19.05	19.60	18.60	18.32	19.62	.....
Richmond, Va.....	{ C.37.89	W.19.80 C.37.89	W.19.64 C.33.82	W.19.66 C.32.66	W.20.71 C.29.48	W.14.80 C.21.77	.....
St. Louis, Mo.....	{ 22.70	19.60	20.40	19.70	18.70	20.07	21.64
St. Paul, Minn.....	.....	16.52	14.40	15.67	12.08	12.15	12.98
San Francisco, Cal.....	18.27	21.34	19.92	18.13	19.58	19.00	17.86
Washington, D. C.....	{ W.18.18 C.31.27	W.18.91 C.34.54	W.17.97 C.30.69	W.19.71 C.32.29	W.19.97 C.34.45	W.17.96 C.32.35	W.17.75 C.31.16

FIDELITY INSURANCE AND CORPORATE SURETYSHIP.

BY JAMES A. BRADY, ESQ.

"A man that is surety for a stranger shall smart for it, and he that hateth suretyship is sure."—*Prov.*, xi, 15.

The onerous nature of the office of surety and the severe effects of the obligation when enforced have been understood and commented on by wise men from time immemorial, and yet the comparative rarity of the cases in which the necessity for enforcing such an obligation arises naturally suggests that the business or office is one which might properly become the subject of the laws of average and insurance and be conveniently and satisfactorily attended to by a corporation.

To shortly trace the growth of this idea from the time when it first crystallized into the formation of companies for the transaction of business down to the present period, to enumerate the advantages of a system of corporate suretyship as compared with the practice of having persons execute bonds and act as surety, to illustrate and, if possible, prove that the business within certain of its branches or methods is subject to the general laws of average and insurance, and to indicate to what extent as at present conducted it is so subject, will be briefly attempted by this article.

CORPORATE SURETYSHIP—LEGISLATION.

The first recorded attempt to establish a society having for its purpose objects at all akin to the present system of fidelity insurance was made in London in the year 1720. The objects of the proposed society extended, however, no further than to what might be termed the guaranteeing of hired servants. It was never intended to cover various classes of persons now insured under fidelity policies; in fact, the majority of employments in which fidelity insurance has become a recognized factor were not then in existence.

In 1840, recognition having been given to the applicability of the laws of average governing insurance to the principle of fidelity insurance by a learned writer of the day, a new impetus seems to have been given to the organization of a company, and in the same year the prospectus of the pioneer fidelity insurance company in England was issued, and two years later the company was organized and had conferred upon it by special act of Parliament powers necessary for the conduction of its business. By the same act certain government officials therein enumerated were granted power to accept the company's bonds or policies (in the usual form of such policies or bonds) in lieu of the sureties or securities formerly authorized to be taken by the law.

This was the first public or official recognition of the uses of fidelity insurance.

The system so inaugurated in England was confirmed, modified and regulated by subsequent legislation, and is to-day a form of suretyship recognized not only in commercial transactions, but in government circles and by the courts.

The first legislative recognition of fidelity insurance in the United States was given by the act of the legislature of the State of New York passed in 1853, which empowered insurance companies organized under the provisions of the act, among other things, to guarantee the fidelity of persons in positions of public or private trust. No company availed itself of this permission to transact fidelity business until the year 1875, when, by a series of measures taken in that and the subsequent year, the Fidelity and Casualty Company of New York, the pioneer fidelity company, was organized and three years later commenced the transaction of fidelity insurance.

In June, 1881, an act was passed by the last named legislature extending the powers of companies authorized to guarantee the fidelity of persons in positions of public and private trusts, so that the guarantee of such a company could be taken in lieu of the usual security

given on bonds and undertakings requited by law, and judges and other officers enumerated in the act were authorized to approve all bonds and undertakings when so guaranteed.

Subsequently the legislatures of various other States passed acts authorizing the formation of fidelity companies. The provisions of these acts vary in accordance with local ideas and prejudices, but their main features are identical with the act passed by the New York legislature.

The foregoing is a brief history of the legislation affecting corporate suretyship, but before enumerating the advantages of fidelity insurance it may be well to state that the term "fidelity insurance," as used herein, applies only to the business transacted by a corporation in issuing bonds for the fidelity of employees and other persons in positions of trust, the terms of which bonds, having been mutually agreed upon, enumerate the acts or defaults for which the insurer shall be liable, provide a definite period of risk and permit cancellation at the pleasure of the insurer; while the term "corporate suretyship" is intended to apply to the business transacted by a corporation in executing as surety, not only bonds of the character above described, but any and all bonds or obligations which a corporation may be permitted to execute as surety.

FIDELITY INSURANCE—ITS ADVANTAGES.

The advantages of this system of suretyship to the employee or insured are :

First—It makes it possible for persons, deserving in every particular, to obtain positions and situations which would otherwise be inaccessible to them because of their inability to furnish the security required.

Second—As the issuance of corporate bonds in individual cases is not dependent on private interest, family connections or pecuniary resources, it encourages the cultivation of good habits and character, in that it makes these qualifications alone the basis for the acceptance or rejection of the proposed risk.

To persons other than the applicant the system addresses itself favorably for the reasons that :

First—It relieves private sureties from the contingency of loss and the interminable liability which attaches upon the execution of bonds, and which may last (in the case of bonds as ordinarily executed by private sureties) for a long period after the death of the surety.

Second—It affords employers security of a tangible character removed from the uncertainty which is attached to private suretyship by reason of death, insolvency or removal, and relieves persons accepting corporate bonds from those periodical examinations into the solvency of private sureties which employers have found to be necessary for the protection of their interests.

Third—It tends to prevent crime. There is a natural repugnance on the part of an employer to proceeding on the theory of the possibility of the dishonesty of an old or trusted employee, and a still greater dislike on the part of a person acting as surety for a friend to taking any action which might be construed as indicating a lack of confidence in the integrity of that friend. The result is that many losses, which might have been prevented by a periodical inspection or investigation, have been rendered possible by reason of the dislike on the part of the employer or surety to assume that the same was necessary. A corporation proceeding on business principles, uncontrolled by the motives which affect private persons, and without regard to individual cases, requires or makes periodical inspections, the effect of which is to impress on the party holding the security that it is his duty to examine periodically and thoroughly the accounts of the party guaranteed, and to the employee or insured it recalls the obligation under which he is held to the faithful discharge of the duties he has undertaken. This practice on the part of a surety company imposes no burden on the employer other than such as ordinary attention to the interests of his business would dictate—it requires from the employee nothing more than strict integrity and honesty.

Fourth—The greatest advantage that the system possesses is that it is undertaken on business principles, with the idea at all times in view of not only the contingency, but the probability, of the necessity of loss and subsequent payment arising under a certain percentage of the obligations of a fidelity company, and in all the transactions of such a company the probability of ultimate loss is never overlooked or forgotten. The beneficial effects of this idea, its

influence on the acceptance of risks and on the business methods and rates of a company is apparent. It is only when we consider that private sureties are influenced entirely in their assumption of risks by good nature, friendship or relationship, and that the idea of risk and consequent loss is never seriously entertained or considered, that the difference between the systems is so strikingly suggested—the one being conducted on business principles for an adequate compensation, the other for friendship and without reward, in compliance with the demands of an iniquitous custom requiring one man to place his property in jeopardy for acts of omission or commission of another who has no substantial basis for requiring such a sacrifice.

FIDELITY INSURANCE.—ITS THEORY AND PRACTICE.

Fidelity insurance embodies one of the most useful applications of the principle of insurance in that, as has been said, "It grapples with the operations of the human will, and while admitting the temptations, which no doubt necessitate the protection, credits mankind with the restraining influence which exists against wrong-doing, and so arrives at a medium capable of precise assumption."

The business or system is insurance, but differs from other insurance chiefly that in them the question of moral hazard is but one point or feature, while in fidelity insurance it is everything.

Theoretically, the idea has been advanced that a person bonded under a system of private suretyship, who would, from fear of the disgrace and hardship that would be inflicted upon friends and relatives, shrink from the commission of dishonesty would have but little fear or care for loss which would be suffered by a company engaging in the execution of bonds as a business, and accepting as a primary requisite the possibility, aye, necessity of losses; but when we consider the comparative publicity of the operations and the necessary severity of the regulations of fidelity companies, particularly in the prosecution of defaulters, it cannot but be conceded that the recklessness thus apparently engendered is more than counterbalanced by the well-founded fear of prosecution and punishment.

A brief consideration of the contract involved in the issuing of a fidelity bond or policy will illustrate that it responds in its essential elements to the general principles involved in the making of a contract of insurance, because:

I. It is assented to by the insurer and the assured; that is, it embodies no forms of law or requirements of statute, but represents the results of a meeting of minds on a common plane, in which the protection assured and the qualifications of that protection, and the acts to be performed by both parties, are distinctly enumerated and agreed upon.

II. It sets forth a definite period of time for which the risk or obligation is assumed; that is to say, the meeting of minds is again had regarding the length of time for defaults committed during which the insurer may be held responsible. No interminable liability, as in the case of private sureties, is assumed, and consequently no unending protection is expected.

III. It permits, as is common in many branches of insurance, a certain length of time within which claims for breaches of the condition of the policy or bond committed during the period of duration of risk may be made.

IV. It permits cancellation of the risk at the pleasure of the insurer, either at once or within a certain specified time after notice given to the assured; that is, it permits the insurer without reason or in the face thereof, to terminate, usually at once, its liability for further breaches of its bond, leaving its liability for past breaches to be ascertained and considered in accordance with the terms of the contract.

V. In general it may be said to agree with all the essential elements of an insurance contract, and in addition to what has been above stated to prescribe in detail not only the acts for which the insurer is responsible, but the method and manner of proof of infraction of its provisions and the relative duties, obligations and rights of insured, assured and insurer (or employee); and while these contracts may vary both as to the acts for which the insurer is responsible, the character of the employment permitted to the insured, the time for making of claim, and the manner, method and time for giving notice of loss and proof of claim, still in every instance they preserve the general requirements of an insurance contract above enumerated.

In the taking and care of risks, fidelity business like other branches of insurance requires, independent of the question of the personal character of the insured.

I. An investigation of the risk before acceptance in which the points to be ascertained are :

(a.) The nature of the employment in which suretyship is required, it being conceded that certain occupations or employments are so full of temptations or that the class of persons usually employed therein so demoralized as to be improper subjects of fidelity insurance.

(b.) The benefits or salary to be derived by the insured from his intended occupation, which should be such as to prevent him from being subject to any special temptations to dishonesty, it being considered that the amount of recompense bears a certain proportion to the probability of defalcation.

(c.) The employment of sufficient checks upon the insured or employee to secure exactness and relieve him from temptation or improper conduct by reason of the negligence or ignorance of the assured, on the theory that honesty, if not inherent, is encouraged by a sufficient supervision of the insured's acts.

(d.) The confidence on the part of the assured in the insured (or employee) and that the necessity for suretyship does not arise from want of confidence or from circumstances of such a nature as would ordinarily provoke it, this being thought to be important on the supposition that a well developed fear on the part of persons in daily intercourse of the dishonesty of one of them is a sufficient danger signal of future trouble.

(e.) That the accounts of the insured are, at the time of effecting the insurance, correct, so that no future loss may occur by reason of defaults made necessary to cover past deficiencies, which is only following out the reasons of the inquiry (b), and the fear that a person dishonest in the past will be so again in the future when the opportunity affords itself.

II. A supervision or care of the risk during its pendency, on the theory that it is better to spend time, effort and money in the prevention of loss than to await its occurrence, and suffer the consequences. Therefore, those marks or signs of deficiency in principles of honesty and integrity, which usually manifest themselves at the inception of steps leading from the path of rectitude, and before very great loss has been suffered, must be watched for and steps necessary for protection taken accordingly.

III. A due consideration of the causes of losses, and the avoidance in the future of the dangers suggested by them. And in this connection, it may be remarked that few if any branches of insurance are more dependent on accuracy of practice than that of fidelity insurance, for the losses a company is called upon to pay are usually surrounded by circumstances of concealment and betrayal of trust involving more than a simple pecuniary consideration, and the real nature of the risk upon which the company has been placed is revealed, frequently only upon investigation of the manner and circumstances of the loss, and facts are then disclosed which should have been known by all the parties at the inception of the risk. While in the transaction of their business the companies have learned much, and the conditions of their bonds have accordingly been made more stringent ; still the pressure of competition has tended to relax that stringency, but not always with wisdom, so that, rendered liable to be made the victims of collusive fraud, companies have had to make the criminal prosecution of delinquents a *sine qua non*.

IV. The protection of the funds of a company by the limitation of the amount of risk, so that the loss to be suffered under any one policy will bear only such a proportion to the capital or resource of a company as experience has shown to be prudent and wise. This precaution having been, I believe, universally adopted by fidelity companies, and it being conceded that the character of the risks are such that the losses are not liable to be multiplied by any one disaster or casualty, the dangers occasioned through a disregard of these well-known principles are reduced to a minimum.

The foregoing is a brief summary of the principles and rules regulating this class of business, and while in this country the business is still in its infancy and is apparently beset with difficulties, yet, while it is confined to the assumption of mere moral hazard, addressed to the honesty of the assured, for a stated term, upon an ascertained risk, based upon character investigated and approved, and under immediate supervision and restraint it should, if properly conducted, be profitable, safe and beneficial alike to insurer, insured and assured and should not be confounded with, or treated like, the more difficult question of the guarantee of com-

mercial credit, or at least of solvency, which is contained in some of the features of and will be considered under the head of

CORPORATE SURETYSHIP.

The principle involved in the theory of fidelity insurance has been applied to all risks and undertakings for which security as given by private parties is required. Its applicability has been approved, so far as the same may be considered to be an approval, by various State legislatures in the passing of acts requiring or permitting its acceptance and following more or less closely the act of the New York legislature alluded to at the commencement of this article.

It has been this extension of the theory and practice of fidelity insurance that has provoked the greatest criticism and divergency of views by persons who are otherwise favorably committed to the general principles of fidelity insurance. Without answering particular criticisms or defending particular methods, let me proceed to shortly illustrate that if conducted upon proper lines and under intelligent supervision such as is given, though perhaps in a different degree, to the business of fidelity insurance, it may be transacted with safety to a company and with satisfaction to the parties protected by its operations.

As a preliminary it must be stated that the character of the risks under this general class of bonds must be divided for the purpose of consideration into what may be an arbitrary and artificial division, but is yet sufficiently distinctive to indicate the general intention, *i. e.*

First—"Honesty risks," and

Second—"Pecuniary Risks."

I. Under the first subdivision may (or should) be embraced any and all bonds required for the performance of a duty or bonds under which the liability for loss is dependent entirely, or nearly so, on the personal honesty or integrity of the assured and where loss can be suffered only through the dishonesty or negligence of the assured.

This class of risks closely resembles the risks under fidelity bonds and is subject to the same general principles of insurance regarding the investigation of the risk at its inception, the care of it during its pendency and the limitation of the amount of liability under any one policy or bond.

While it is conceded that a limitation as to time of claim and duration of liability cannot be made as in fidelity insurance (the forms of many bonds being prescribed by statute), still experience has demonstrated and inquiry will show that such a termination of liability under the bond can be had as to reduce the possibility of liability to the realms of the improbable, and if laws are passed here as they have been in England, so that the bonds of fidelity companies may be accepted in "the usual form of such policies or bonds," in place of the usual or statutory bond, the supposed objection on this score will be effectively and permanently removed.

It is unnecessary to enumerate the kinds of bonds covered under this head, that being like the peculiar precautions and safeguards to be adopted in the transaction of this part of the business, a matter of detail addressed to the persons engaged in the conduction of the business and not within the scope of this article.

II. Under the head of "pecuniary risks" may be embraced all bonds or undertakings, a breach of the conditions of which depends not on the personal honesty or integrity of the assured, but upon contingencies or events, the decision of which is removed from the power of the assured, and over which the question of his fidelity, honesty or integrity has no control. These it will be conceded are risks which can be considered only on the basis of being contracts for general indemnity or guarantees of solvency, and must be treated and accepted only on the basis of absolute security and indemnity to the company, and not with the idea that the premium paid will warrant any assumption of risk, or that any experience in the payment of losses will serve as a basis for the establishment of an average loss ratio.

The methods necessary to transact these classes of business are such as a careful consideration of the business in all its features, modified in the respects dictated by experience, would suggest; but, however regarded, the general principles relating to fidelity insurance, so far as applicable, must be considered and applied.

Since experience, brief to be sure, but sufficient, has demonstrated the practicability of the safe transaction of this part of the business, the material benefits conferred will be recognized and its use applauded so long as it continues to meet so recognized a want; and if the experience of the future is as satisfactory as has been that of the past, the system of corporate suretyship will grow in favor and usefulness as its methods and benefits become more widely known.

UNIVERSAL CALENDAR.

ARRANGED TO SHOW ANY DAY OF ANY YEAR OF THE PRESENT CENTURY.

YEARS.	Jan 31.	Feb 28.	Mar 31.	Apr 30.	M'y 31.	Jun 30.	J'y 31.	Aug 31.	Sep 30.	Oct 31.	Nov 30.	Dec 31.	YEARS.
1801 1807 1818 1869 1835 1846	4	7	7	3	5	1	3	6	8	4	7	8	1857 1863 1874 1885 1891
1802 1813 1819 1830 1841 1847	5	1	1	4	6	8	4	7	3	5	1	3	1858 1869 1875 1886 1897
1803 1814 1825 1831 1842	6	8	8	5	7	3	5	1	4	6	3	4	1859 1870 1881 1892 1898
1804 1811 1822 1833 1839	2	5	5	1	3	6	1	4	7	8	5	7	1860 1861 1867 1878 1889 1895
1806 1817 1823 1834 1845	3	6	6	8	4	7	2	5	1	3	6	1	1861 1866 1873 1879* 1830
1809 1815 1826 1837 1843	7	3	3	6	1	4	6	2	5	7	3	5	1864 1865 1871 1882 1893 1899
1810 1821 1827 1838 1849	1	4	4	7	2	5	7	3	6	1	4	6	1865 1866 1877 1883 1894 1900

LEAP YEAR.	Jan. 31.	Feb. 29.	Mar. 31.	April 30.	May 31.	June 30.	July 31.	Aug. 31.	Sept. 30.	Oct. 31.	Nov. 30.	Dec. 31.	LEAP YEAR.
1804 -- 1832 --	7	3	4	7	2	5	7	3	6	1	4	6	-- 1860 -- 1888
1806 -- 1836 --	5	1	2	5	7	3	5	1	4	6	2	4	-- 1864 -- 1892
1812 -- 1840 --	3	6	7	3	5	1	3	6	2	4	7	8	-- 1868 -- 1896
1816 -- 1844 --	1	4	5	1	3	6	1	4	7	2	5	7	-- 1872 --
1820 -- 1848 --	6	2	3	6	1	4	6	2	5	7	3	5	-- 1876 --
1824 -- --	4	7	1	4	6	8	4	7	3	5	1	3	-- 1880 --
1828 -- --	8	5	6	2	4	7	2	5	1	3	6	1	-- 1884 --

1.	2.	3.	4.	5.	6.	7.
Monday.....1	Tuesday...1	Wednesday 1	Thursday...1	Friday.....1	Saturday...1	SUNDAY...1
Tuesday...2	Wednesday...2	Thursday...2	Friday.....2	Saturday...2	SUNDAY...2	Monday...2
Wednesday...3	Thursday...3	Friday.....3	Saturday...3	SUNDAY...3	Monday...3	Tuesday...3
Thursday...4	Friday.....4	Saturday...4	SUNDAY...4	Monday...4	Tuesday...4	Wednesday...4
Friday.....5	Saturday...5	SUNDAY...5	Monday...5	Tuesday...5	Wednesday...5	Thursday...5
Saturday...6	SUNDAY...6	Monday...6	Tuesday...6	Wednesday...6	Thursday...6	Friday...6
SUNDAY...7	Monday...7	Tuesday...7	Wednesday...7	Thursday...7	Friday...7	Saturday...7
Monday...8	Tuesday...8	Wednesday...8	Thursday...8	Friday...8	Saturday...8	SUNDAY...8
Tuesday...9	Wednesday...9	Thursday...9	Friday...9	Saturday...9	SUNDAY...9	Monday...9
Wednesday...10	Thursday...10	Friday...10	Saturday...10	SUNDAY...10	Monday...10	Tuesday...10
Thursday...11	Friday...11	Saturday...11	SUNDAY...11	Monday...11	Tuesday...11	Wednesday...11
Friday...12	Saturday...12	SUNDAY...12	Monday...12	Tuesday...12	Wednesday...12	Thursday...12
Saturday...13	SUNDAY...13	Monday...13	Tuesday...13	Wednesday...13	Thursday...13	Friday...13
SUNDAY...14	Monday...14	Tuesday...14	Wednesday...14	Thursday...14	Friday...14	Saturday...14
Monday...15	Tuesday...15	Wednesday...15	Thursday...15	Friday...15	Saturday...15	SUNDAY...15
Tuesday...16	Wednesday...16	Thursday...16	Friday...16	Saturday...16	SUNDAY...16	Monday...16
Wednesday...17	Thursday...17	Friday...17	Saturday...17	SUNDAY...17	Monday...17	Tuesday...17
Thursday...18	Friday...18	Saturday...18	SUNDAY...18	Monday...18	Tuesday...18	Wednesday...18
Friday...19	Saturday...19	SUNDAY...19	Monday...19	Tuesday...19	Wednesday...19	Thursday...19
Saturday...20	SUNDAY...20	Monday...20	Tuesday...20	Wednesday...20	Thursday...20	Friday...20
SUNDAY...21	Monday...21	Tuesday...21	Wednesday...21	Thursday...21	Friday...21	Saturday...21
Monday...22	Tuesday...22	Wednesday...22	Thursday...22	Friday...22	Saturday...22	SUNDAY...22
Tuesday...23	Wednesday...23	Thursday...23	Friday...23	Saturday...23	SUNDAY...23	Monday...23
Wednesday...24	Thursday...24	Friday...24	Saturday...24	SUNDAY...24	Monday...24	Tuesday...24
Thursday...25	Friday...25	Saturday...25	SUNDAY...25	Monday...25	Tuesday...25	Wednesday...25
Friday...26	Saturday...26	SUNDAY...26	Monday...26	Tuesday...26	Wednesday...26	Thursday...26
Saturday...27	SUNDAY...27	Monday...27	Tuesday...27	Wednesday...27	Thursday...27	Friday...27
SUNDAY...28	Monday...28	Tuesday...28	Wednesday...28	Thursday...28	Friday...28	Saturday...28
Monday...29	Tuesday...29	Wednesday...29	Thursday...29	Friday...29	Saturday...29	SUNDAY...29
Tuesday...30	Wednesday...30	Thursday...30	Friday...30	Saturday...30	SUNDAY...30	Monday...30
Wednesday...31	Thursday...31	Friday...31	Saturday...31	SUNDAY...31	Monday...31	Tuesday...31

EXPLANATION.—To ascertain any day, in any year of the present century, first look in the Table of Years for the year you wish for, and opposite the lines carried through under the Months are the figures which refer to the corresponding figures at the head of the Columns of Days, for the whole month.

EXAMPLE.—To ascertain upon what day of the week the 14th of February will fall in the year 1879. In the Table of YEARS you will find the year 1879,* and under February the figure 6,* which directs you to the column 6, in which you will perceive February 14th to be on a Friday.

FIRE AND MARINE INSURANCE COMPANIES.

COMPARATIVE EXHIBIT OF TRANSACTIONS FOR NINE YEARS.

The following tables show the transactions for the past nine years of all joint stock fire and marine insurance companies in the United States, and of mutual companies having more than \$15,000 cash assets, exhibiting all their assets and surplus at the end of each year :

AMERICAN STOCK COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
ALABAMA.												
CAPITAL CITY, Montgomery.	1871.											
E. B. Joseph, Pres., Berry Tatum, Vice-Pres., S. A. Elsberry, Sec.	1887 1886 1885 1884 1883 1882	137,990 131,200 121,860 100,000 84,130	326,908 298,869 156,849 127,740 109,000	121,384 124,876 17,177 14,882 8,724	47,533 34,793 17,812 12,858 16,166	48,106 45,655 31,176 17,618	29,138 29,086 20,322 23,394	77,264 74,741 51,468 41,012 26,969	22,074 22,442 10,080 6,910 850	12,965 12,580 10,540 10,000 10,000	9,254 12,166 16,898 5,023 6,790	47,978 56,188 36,909 36,909 17,640 85,378
CENTRAL CITY, Selma.	1866.											
D. Partridge, Pres., E. H. Jones, Sec.	1887 1886 1885 1884 1883 1882 1881	100,000 100,000 100,000 100,000 100,000 100,000 100,000	153,284 177,046 163,914 138,381 136,354 133,769 123,131	44,997 43,037 35,543 33,375 28,221 10,122 3,500	8,287 29,609 28,371 25,066 28,133 23,667 21,031	59,642 75,599 55,584 29,758 37,069 35,013 59,205	10,339 10,813 9,991 8,997 10,164 10,169 9,843	60,981 86,412 65,545 38,665 47,233 45,122 39,048	55,057 38,621 12,225 15,238 23,263 8,587 11,672	8,000 8,000 8,000 8,000 8,000 8,000 8,000	22,321 25,418 22,739 13,267 13,486 6,712 6,161	85,378 73,040 42,964 35,595 44,749 23,239 23,533
COMMERCIAL, Montgomery.	1876.											
M. P. Le Grand, Pres., W. H. Hubbard, Sec.	1887 1886 1885 1884	100,000 100,000 100,000 100,000	187,917 154,013 209,643 181,293	61,892 51,706 99,643 71,293	26,025 14,176 6,217 5,265	72,476 38,054 20,404 27,937	11,517 9,100 13,442 11,971	83,993 37,283 49,895 39,968	37,878 22,300 20,427 14,028	10,000 10,000 10,000 10,000	29,401 12,618 19,469 10,614	77,279 34,918 49,866 34,622

1883	50,000	78,799	18,799	657	16,859	6,557	23,419	7,483	10,000	5,276	22,750
1884	36,815	48,931	12,116	7,795	19,103	6,570	25,673	8,504	10,000	14,464	32,968
1885	27,035	37,556	10,521	7,787	13,707	4,377	18,084	2,832	10,000	7,817	10,649
1886	18,530	27,545	9,015	7,787	10,602	2,153	12,755	263	.....	4,700	4,968
1887	150,000	245,358	48,810	46,548	27,197	10,131	37,328	6,037	12,000	8,778	26,815
1888	150,000	200,450	46,075	46,075	26,370	17,465	43,835	17,889	18,000	11,439	47,319
1889	150,000	200,000	50,000	.....	31,500	17,465	35,500	17,889	6,000	10,300	27,050
1884	150,000	185,000	35,000	.....	21,500	11,500	43,000	16,500	15,000	12,500	44,000
1885	150,000	185,000	35,000	.....	20,500	11,500	41,000	1,363	15,000	12,000	28,963
1886	150,000	182,000	34,000	.....	27,500	12,000	39,500	1,350	12,000	10,000	23,250
1887	150,000	200,000	.....	.....	28,000	15,000	43,000	6,250	12,800	5,500	24,300
*1887	100,000	144,184	43,146	1,038	29,627	4,123	33,750	14,232	.....	18,480	32,712
1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	125,000	165,173	40,173	.....	95,049	5,837	100,886	64,196	12,500	17,684	94,381
1885	125,000	158,421	33,421	.....	86,267	5,262	91,529	51,373	10,000	28,251	89,624
1884	125,000	171,349	16,010	29,439	63,445	4,915	68,360	24,193	12,500	21,004	57,757
1883	125,000	165,386	9,893	30,493	33,197	6,721	39,918	6,044	10,000	15,620	31,604
1882	125,000	168,786	5,630	38,186	25,070	8,438	34,508	5,344	.....	9,498	14,822
1887	100,000	222,628	65,530	57,028	83,195	9,109	92,304	82,527	10,000	29,721	122,248
1886	100,000	229,858	79,331	50,527	100,722	10,146	110,868	60,506	10,000	32,904	103,500
1885	100,000	194,000	33,550	61,350	70,101	9,236	79,337	18,896	10,000	19,577	48,413
1884	100,000	175,828	35,828	40,000	47,901	7,759	55,750	23,082	10,000	22,275	55,357
1883	100,000	172,054	20,530	51,524	30,870	9,920	40,799	1,999	10,000	12,867	24,796
1882	100,000	172,402	21,626	50,865	26,306	9,920	36,737	3,942	10,000	11,471	25,413
1881	100,000	169,083	23,461	45,622	30,699	9,534	40,233	6,704	10,000	15,072	31,776
1880	100,000	164,330	27,180	37,150	31,887	20,000	51,887	195,754	8,000	9,363	43,118
1887	150,000	241,115	21,728	69,387	32,011	10,593	42,514	12,658	15,000	11,348	39,006
*1886	150,000	222,016	18,827	54,029	27,552	9,972	37,524	7,491	15,000	8,368	30,859
1883	150,000	214,724	25,029	39,695	31,477	9,031	40,508	705	.....	10,970	11,181
1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	100,000	146,397	40,696	5,761	77,841	10,553	88,394	55,751	7,364	32,278	95,394
1885	100,000	157,699	39,020	18,679	77,435	7,800	85,236	40,149	8,000	25,861	74,010
1884	100,000	143,941	26,760	17,181	45,112	7,530	52,642	21,000	8,000	9,549	38,549
1883	100,000	127,059	8,000	19,059	19,772	5,249	25,021	3,078	8,000	11,574	23,574
1882	100,000	138,692	7,316	23,376	19,207	8,374	27,581	5,108	8,000	10,551	23,659
1881	100,000	133,973	5,891	28,982	23,568	9,637	33,145	10,245	8,000	8,971	27,216
1880	125,000	149,597	1,500	23,007	28,739	11,504	40,243	3,314	12,500	8,720	24,534
1887	50,000	53,770	2,270	1,500	3,975	2,213	6,188	893	.....	1,985	2,818

Statement to June 30, 1886.

Includes \$14,901 business failures.

* Business of nine months.

ARKANSAS.

ARKANSAS, Little Rock.....1887.
John G. Fletcher, Pres., John F. Boyle, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other Than Losses and Dividends.	Total Disburse- ments.
CALIFORNIA.												
ALTA, Stockton *.....	1888	\$50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John M. Welsh, Pres., M. D. Baker, Sec.												
ANGLO-NEVADA, San Francisco.....	1887	2,000,000	9,497,833	\$539,727	-41,804	\$954,704	\$66,069	1,050,773	\$443,295	\$90,000	\$333,150	\$866,445
Lewis Sloss, Pres., C. P. Farnfield, Vice Pres.	1886	2,000,000	2,449,526	215,952	33,550	372,719	39,990	412,793	82,290	.....	140,818	223,108
Z. P. Clark, Sec.	1885	500,000	510,368	13,579	2,747	3,936	1,312	5,248	.....	.....	5,381	5,381
CALIFORNIA, San Francisco.....	1887	600,000	1,171,915	360,173	112,742	598,473	43,270	551,743	249,551	72,000	185,791	597,272
L. L. Bromwell, Pres., W. H. C. Fowler, Sec.	1886	600,000	1,068,878	336,297	122,581	445,659	43,298	488,957	234,977	72,000	146,953	453,930
.....	1885	600,000	1,010,714	244,958	145,756	388,957	38,297	427,254	230,955	54,000	139,314	457,553
.....	1884	600,000	974,184	230,638	137,546	400,969	41,467	442,436	230,955	54,000	109,335	454,290
.....	1883	600,000	974,184	230,638	137,546	400,969	41,467	442,436	230,955	54,000	109,335	454,290
.....	1882	600,000	974,184	230,638	137,546	400,969	41,467	442,436	230,955	54,000	109,335	454,290
.....	1881	600,000	974,184	230,638	137,546	400,969	41,467	442,436	230,955	54,000	109,335	454,290
.....	1880	600,000	974,184	230,638	137,546	400,969	41,467	442,436	230,955	54,000	109,335	454,290
.....	1879	300,000	545,334	98,348	146,985	159,851	33,355	193,206	74,166	57,000	72,202	225,701
.....	1878	300,000	545,334	98,348	146,985	159,851	33,355	193,206	74,166	57,000	72,202	225,701
.....	1877	200,000	434,195	187,398	46,797	399,071	22,349	421,420	264,855	24,000	144,009	432,864
COMMERCIAL, San Francisco.....	1886	200,000	446,611	184,200	60,411	361,181	20,295	381,476	235,170	24,000	140,897	400,000
John H. Wise, Pres., Chas. A. Laton, Sec.	1885	200,000	456,841	168,864	77,986	334,490	20,838	375,376	213,130	24,000	124,619	361,735
.....	1884	200,000	443,381	171,980	71,455	303,545	20,660	324,205	179,287	24,000	118,879	302,166
.....	1883	200,000	436,373	129,421	90,952	209,411	19,561	228,972	86,718	21,000	81,572	192,900
.....	1882	200,000	376,053	84,649	91,411	154,201	16,595	170,796	93,843	24,000	61,075	178,918
.....	1881	200,000	377,458	83,444	94,024	147,395	14,166	163,564	54,577	24,000	58,548	173,125
.....	1880	200,000	353,530	78,021	75,599	129,538	15,488	145,026	51,633	24,000	54,041	130,034
.....	1879	200,000	397,257	64,845	60,412	128,423	15,251	143,674	70,291	24,000	49,188	143,479
FIREMANS FUND, San Francisco.....	1887	1,000,000	2,181,925	814,357	367,568	1,018,249	90,481	1,108,730	554,806	120,000	362,060	1,036,886
D. J. Staples, Pres., Wm. J. Dutton, Sec.	1886	1,000,000	2,052,263	707,316	344,947	988,813	404,636	1,393,449	571,682	105,000	348,601	1,025,283
.....	1885	750,000	1,625,197	600,402	254,795	822,646	64,872	887,518	442,212	90,000	297,898	830,110
.....	1884	750,000	1,520,864	546,377	244,517	755,594	56,040	811,544	416,192	90,000	243,401	749,593
.....	1883	750,000	1,473,026	598,475	194,551	797,207	43,961	841,168	366,892	90,000	230,372	707,264
.....	1882	750,000	1,329,495	451,992	120,433	692,221	52,280	744,501	387,004	90,000	214,550	652,590
.....	1881	750,000	1,239,916	389,101	100,815	601,182	52,588	653,770	297,004	90,000	201,248	588,504
.....	1880	750,000	1,160,017	348,044	61,973	510,238	391,922	902,160	273,622	51,000	190,604	516,200
.....	1879	300,000	733,669	397,493	126,176	474,224	45,890	520,114	309,621	60,518	171,811	541,950
HOME MUTUAL, San Francisco.....	1887	300,000	161,657	241,134	275,493	320,147	34,497	354,644	134,261	36,000	168,139	338,400
J. F. Houghton, Pres., Charles R. Story, Sec.	1886	300,000	780,666	226,852	253,755	325,080	36,112	361,132	124,853	36,000	216,028	416,881
.....	1885	300,000	836,269	303,922	232,287	487,747	56,959	544,706	289,951	36,000	239,493	565,444

* Organized May 9, 1888, with a subscribed capital of \$300,000, \$50,000 of which has been paid up. † Business of one month. — Impairment.

1884	OAKLAND HOME, Oakland.....1880.	300,000	856,658	305,851	350,807	445,649	38,968	484,617	140,242	36,000	211,192	387,434
1885	Wm. P. Jones, Pres., Wm. F. Blood, Sec.	300,000	759,475	207,438	252,037	310,959	38,376	349,285	112,812	36,000	153,055	302,407
1886		300,000	712,657	179,195	233,462	274,275	38,074	312,349	101,958	36,000	140,850	276,788
1887		300,000	679,833	181,168	168,665	280,194	59,747	330,941	120,101	36,000	136,857	292,958
1888		300,000	622,841	189,460	153,381	201,925	38,716	340,641	114,775	36,000	136,977	286,852
1889		300,000	539,930	177,336	112,564	285,907	42,667	328,564	160,476	36,000	126,642	323,118
1887	OAKLAND HOME, Oakland.....1880.	200,000	365,920	136,957	168,665	249,037	15,188	257,225	107,987	12,000	115,190	235,177
1888	Wm. P. Jones, Pres., Wm. F. Blood, Sec.	200,000	322,038	120,351	21,687	99,741	12,383	212,026	92,882	12,000	82,378	187,316
1889		200,000	320,131	108,934	14,037	142,513	14,955	163,568	87,928	12,000	80,211	180,234
1884		200,000	328,825	96,104	32,661	174,789	17,059	194,439	91,352	12,127	76,747	180,246
1885		200,000	337,862	88,612	15,250	145,962	13,698	159,660	55,544	12,127	62,402	199,504
1886		200,000	266,010	55,591	10,509	100,346	15,753	116,099	38,594	12,207	44,724	95,525
1887		200,000	244,657	38,661	5,996	57,846	15,431	73,277	20,365	.....	28,175	55,988
1888		200,000	220,979	20,142	837	43,767	7,110	50,877	12,167	.....	17,731	22,898
1889		300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1887	PACIFIC, San Francisco.....1887.	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1887		300,000	291,273	78,059	13,214	122,257	17,325	139,652	42,766	2,000	71,972	116,738
1886	SOUTHERN CALIFORNIA, Los Angeles.....1885.	300,000	271,679	66,727	4,952	87,883	16,652	105,515	68,391	2,000	50,069	120,480
1887		400,000	544,229	132,652	11,587	213,295	25,595	238,890	107,541	18,617	92,282	212,440
1888	STATE INVESTMENT AND INS. CO., San Fran.....1871.	400,000	531,540	129,117	2,423	226,275	41,698	447,973	145,747	68,489	81,025	225,261
1889	Daniel Callaghan, Pres., C. H. Cushing, Sec.	200,000	345,776	91,078	54,668	146,778	19,262	116,040	99,751	23,389	67,856	190,996
1884		200,000	383,561	137,923	45,632	212,162	19,827	231,980	141,966	23,745	85,360	251,071
1885		200,000	401,759	133,620	68,120	234,540	19,059	253,600	112,707	24,151	95,622	232,480
1886		200,000	387,526	114,817	72,709	194,399	20,223	224,532	102,810	23,867	78,604	205,371
1887		200,000	373,810	106,119	67,691	188,775	16,153	224,928	70,541	27,459	74,950	170,915
1888		200,000	366,276	111,822	54,434	200,272	21,841	228,113	109,400	32,177	81,455	223,022
1889		200,000	375,052	119,863	55,255	122,590	21,056	233,556	125,067	47,272	80,224	222,563
1887	SUN, San Francisco.....1882.	300,000	527,977	180,980	46,997	252,240	28,876	233,116	133,368	30,000	91,355	254,723
1888	C. L. Taylor, Pres., Ed. E. Potter, Sec.	300,000	502,492	164,315	38,177	244,150	29,474	273,604	136,579	7,500	94,474	236,533
1889		300,000	470,497	120,168	50,329	227,972	24,185	224,157	121,586	22,500	84,850	228,950
1884		300,000	465,780	120,137	45,652	219,434	20,947	240,381	120,679	30,000	77,090	215,769
1885		300,000	446,515	97,028	49,417	173,021	22,355	195,376	71,294	.....	55,056	122,350
1886		300,000	365,817	49,709	16,108	103,498	9,199	112,697	20,201	.....	28,879	46,880
1887		750,000	1,170,254	327,906	92,328	614,238	51,778	666,016	385,675	60,030	221,589	667,294
1888	UNION, San Francisco.....1865.	750,000	1,161,362	290,572	120,700	521,916	48,452	570,368	302,037	50,030	192,329	562,418
1889	G. Touchard, Pres., James D. Bailey, Sec.	750,000	1,125,964	258,240	117,724	431,487	45,856	527,343	228,880	59,628	172,028	461,445
1884		750,000	1,112,269	249,120	113,139	360,690	51,183	437,873	222,216	90,030	157,822	470,028
1885		750,000	1,134,100	227,997	156,103	471,885	46,144	461,444	172,972	86,700	156,322	459,114
1886		750,000	1,098,513	223,153	125,360	384,593	48,092	432,595	192,913	67,635	142,218	372,726
1887		750,000	1,096,038	162,815	123,583	313,082	56,736	395,818	117,172	89,975	137,191	344,338
1888		750,000	1,020,028	104,085	105,953	222,048	56,640	278,688	98,101	112,390	90,984	241,565
1889		750,000	958,238	83,261	124,976	209,472	70,473	279,945	80,849	112,932	76,251	270,022

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year beginning Jan 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
CONNECTICUT.												
ÆTNA, Hartford......1819.	1887	4,000,000	9,538,389	2,183,331	3,345,058	2,610,801	\$499,304	3,040,105	1,450,357	\$720,000	\$821,000	2,991,386
Lucius J. Hendee, Pres., J. Goodnow, Sec. Wm. B. Clark, Asst. Sec.	1886	4,000,000	9,598,839	2,118,618	3,450,221	2,612,750	416,528	3,059,278	1,420,057	720,000	720,000	2,947,456
	1885	4,000,000	9,260,097	2,057,777	3,202,320	2,554,267	428,100	2,982,457	1,372,801	720,000	701,391	2,884,102
	1884	4,000,000	9,013,517	2,049,026	3,064,491	2,506,312	428,607	2,955,000	1,424,870	720,000	712,697	2,887,570
	1883	4,000,000	9,192,644	1,923,186	3,269,458	2,426,853	434,083	2,859,539	1,424,678	720,000	687,867	2,797,377
	1882	4,000,000	9,054,611	1,861,499	3,193,112	2,315,864	447,042	2,743,566	1,250,947	720,000	667,887	2,664,774
	1881	4,000,000	8,902,273	1,774,850	3,127,423	2,359,615	380,049	2,739,664	1,100,522	610,000	647,865	2,538,387
	1880	3,000,000	7,424,074	1,604,802	2,799,272	2,104,475	347,652	2,542,127	1,230,452	600,000	611,170	2,480,622
	1879	3,000,000	7,078,224	1,742,258	2,335,966	2,202,440	359,133	2,561,573	1,256,111	600,000	655,302	2,511,413
CONNECTICUT, Hartford......1850.	1887	1,000,000	2,163,907	708,352	395,555	999,853	101,470	1,101,393	645,557	80,000	346,481	1,072,038
J. D. Browne, Pres., Chas. R. Burt, Sec.	1886	1,000,000	2,129,742	704,871	925,438	919,434	94,166	1,019,548	594,076	80,000	327,635	991,711
	1885	1,000,000	1,974,750	671,666	393,684	919,434	94,166	1,013,600	533,657	80,000	334,931	948,588
	1884	1,000,000	1,868,882	667,238	241,644	812,300	99,056	931,356	504,151	90,000	268,317	862,468
	1883	1,000,000	1,837,729	555,311	282,418	769,642	84,899	874,541	476,632	100,000	242,078	818,710
	1882	1,000,000	1,761,626	499,369	292,317	713,440	81,787	795,233	450,174	100,000	214,754	770,928
	1881	1,000,000	1,745,562	415,234	330,328	596,902	81,712	678,614	297,093	100,000	183,837	580,930
	1880	1,000,000	1,696,383	348,660	287,723	597,872	85,190	593,062	261,134	100,000	147,994	509,058
	1879	1,000,000	1,483,480	273,818	209,662	399,348	81,157	480,505	233,940	100,000	117,569	451,509
HARTFORD, Hartford......1810.	1887	1,250,000	5,288,604	1,102,344	1,936,260	2,455,311	228,311	2,683,622	1,362,791	250,000	797,227	2,400,018
Geo. L. Chase, Pres., P. C. Royce, Sec.	1886	1,250,000	5,055,947	2,015,960	1,769,987	2,350,372	210,695	2,561,067	1,318,068	250,000	755,466	2,393,434
	1885	1,250,000	4,745,342	2,051,983	1,443,359	2,308,668	201,868	2,510,536	1,320,025	250,000	740,912	2,310,937
	1884	1,250,000	4,491,830	2,012,427	1,229,493	2,342,899	219,252	2,562,151	1,523,295	250,000	724,538	2,597,833
	1883	1,250,000	4,541,240	1,957,641	1,313,596	2,304,438	216,760	2,591,198	1,377,710	250,000	706,076	2,333,792
	1882	1,250,000	4,337,281	1,795,040	1,358,241	2,033,234	204,272	2,257,506	1,152,584	250,000	645,769	2,028,353
	1881	1,250,000	4,072,575	1,469,711	1,332,864	1,792,654	186,093	1,978,747	956,035	251,500	552,048	1,790,183
	1880	1,250,000	3,701,379	1,333,442	1,177,937	1,595,142	186,760	1,775,902	826,975	248,500	486,912	1,597,397
	1879	1,250,000	3,456,020	1,270,621	935,399	1,460,124	168,582	1,628,700	860,445	250,000	475,960	1,586,405
MERIDEN, Meriden......1868.	1887	200,000	344,297	68,992	76,905	100,412	17,553	117,965	51,097	16,000	31,018	98,115
A. Chamberlin, Pres., E. B. Cowles, Sec.	1886	200,000	395,944	54,870	71,074	75,293	17,388	94,556	42,942	16,000	24,228	83,170
	1885	200,000	314,613	49,970	64,663	72,016	17,388	86,434	36,572	16,000	22,487	75,059
	1884	200,000	302,188	49,102	53,086	65,556	16,752	82,308	43,110	16,000	20,751	70,861
	1883	200,000	300,041	47,033	50,067	60,073	15,543	75,616	36,854	18,000	18,152	73,006
	1882	200,000	293,277	36,922	56,355	51,360	15,022	66,392	33,744	8,000	15,593	57,337
	1881	200,000	281,877	33,699	48,178	50,498	16,076	67,174	21,619	.....	10,028	57,047
	1880	200,000	414,464	173,322	41,152	242,503	20,819	203,382	179,111	9,000	84,768	272,879
	1879	300,000	420,133	107,616	12,517	213,627	19,863	233,490	158,376	15,000	77,059	250,435

1887	NATIONAL, Hartford.	1871.	Jas. Nichols, Pres., E. G. Richards, Sec.	1,000,000	2,006,857	455,145	551,712	565,004	103,848	668,859	980,481	100,000	184,084	604,565
1886				1,000,000	1,958,507	395,038	503,469	577,630	94,902	610,532	261,405	100,000	169,656	531,061
1885				1,000,000	1,853,798	386,104	473,624	490,453	94,661	595,114	271,871	100,000	153,534	597,035
1884				1,000,000	1,770,903	344,557	425,746	451,709	94,715	546,424	239,870	100,000	144,316	481,186
1883				1,000,000	1,774,595	320,419	454,086	410,667	99,688	509,888	232,411	100,000	131,798	464,200
1882				1,000,000	1,723,281	269,135	464,126	381,497	95,369	476,866	227,688	100,000	123,436	451,124
1881				1,000,000	1,724,804	242,870	461,928	341,473	474,822	416,302	178,419	78,000	108,139	356,558
1880				600,000	1,228,510	208,259	420,251	276,886	74,266	351,146	157,015	72,000	94,991	324,000
1879				600,000	1,140,058	175,753	364,395	235,958	76,263	314,201	139,593	72,000	84,712	296,235
1887	NORWALK.	1860.	Wm. C. Street, Pres., Geo. R. Cowles, Sec.	50,000	99,858	4,642	45,216	8,136	4,999	43,135	4,738	4,000	4,856	13,594
1886				50,000	101,911	6,028	45,883	7,954	5,395	13,559	1,063	4,000	4,842	10,445
1885				50,000	98,328	5,897	42,431	7,784	5,488	13,272	5,579	4,000	4,604	14,135
1884				50,000	94,621	5,918	38,793	9,110	5,499	14,659	1,855	4,000	4,106	9,960
1883				50,000	95,671	6,012	39,659	7,153	4,568	11,761	5,693	4,000	3,833	13,596
1882				50,000	100,660	6,221	44,229	6,917	5,008	11,925	3,172	4,000	4,011	11,184
1881				50,000	100,664	7,257	43,407	7,534	4,853	12,387	2,443	4,000	3,470	9,915
1880				50,000	96,573	6,763	39,869	7,737	6,420	14,158	2,118	4,000	3,620	9,739
1879				50,000	91,376	7,033	39,743	7,882	8,312	16,194	1,687	4,000	3,892	9,579
1887	ORIENT, Hartford.	1867.	C. B. Whiting, Pres., Jas. U. Taintor, Sec.	1,000,000	1,641,376	498,250	143,126	658,356	77,962	736,052	434,255	30,000	242,088	706,343
1886				1,000,000	1,604,466	471,599	132,887	622,362	72,531	694,993	416,665	30,000	226,088	672,753
1885				1,000,000	1,551,954	421,959	130,865	571,120	68,490	639,610	316,597	20,000	189,119	559,698
1884				1,000,000	1,474,443	400,966	73,477	518,035	67,990	586,025	340,587	80,000	188,115	504,712
1883				1,000,000	1,411,894	341,409	70,485	428,697	70,819	499,516	240,470	80,000	153,375	482,845
1882				1,000,000	1,395,404	275,227	120,177	402,662	68,777	471,439	227,397	80,000	135,927	593,234
1881				1,000,000	1,419,522	240,724	178,798	349,089	48,861	397,890	198,051	50,000	115,281	363,322
1880				500,000	853,581	170,970	182,611	248,805	43,720	222,595	150,310	50,000	87,332	267,822
1879				500,000	809,020	162,721	146,999	222,823	43,618	266,441	127,430	50,000	82,912	266,346
1887	PEOPLES, Middletown.	1865.	Seth H. Butler, Pres., H. C. Ward, Sec.	102,000	293,026	39,461	151,565	44,289	17,983	62,372	23,195	10,000	10,975	46,170
1886				102,000	279,101	33,490	143,611	42,870	15,577	58,453	24,320	10,000	10,922	45,222
1885				101,500	267,057	30,540	133,017	39,369	14,139	53,597	24,257	10,000	10,433	44,690
1884				101,500	260,034	31,022	127,512	34,112	14,914	49,066	18,424	10,000	9,223	37,647
1883				101,500	253,453	26,825	125,128	29,697	14,562	44,169	20,685	10,000	8,457	39,140
1882				101,500	249,430	23,443	124,487	29,446	14,569	44,055	20,040	10,000	8,808	38,857
1881				101,500	244,117	22,618	119,059	22,295	14,978	46,573	25,433	10,000	9,106	44,539
1880				101,500	236,473	19,442	115,531	22,637	14,653	43,270	12,422	10,000	8,446	39,922
1879				101,500	219,991	18,190	100,331	25,695	13,678	39,353	12,999	10,000	7,840	39,539
1887	PHOENIX, Hartford.	1864.	H. Kellogg, Pres., D. W. C. Skilton, Sec.	2,000,000	4,778,469	1,766,778	1,011,600	2,233,300	245,492	2,478,802	1,328,992	280,000	735,677	2,345,676
1886				2,000,000	4,709,099	1,687,583	1,022,246	2,130,077	215,140	2,345,817	1,232,441	280,000	699,983	2,212,424
1885				2,000,000	4,488,221	1,566,469	921,815	2,024,833	189,339	2,232,072	1,230,635	280,000	674,007	2,190,622
1884				2,000,000	4,316,958	1,544,271	774,687	2,028,479	208,994	2,247,464	1,220,205	280,000	672,758	2,242,952
1883				2,000,000	4,435,049	1,413,057	1,021,992	1,866,573	217,027	2,113,600	1,212,389	280,000	611,237	2,105,686
1882				2,000,000	4,446,208	1,319,065	1,127,143	1,824,860	206,254	2,031,104	1,113,390	280,000	573,022	1,966,092
1881				2,000,000	4,399,973	1,190,689	1,119,244	1,706,288	148,571	1,855,145	1,068,551	245,000	534,539	1,666,090
1880				1,000,000	3,072,163	975,749	1,096,214	1,400,537	130,715	1,531,252	762,772	200,000	414,987	1,404,762
1879				1,000,000	2,733,341	858,837	874,504	1,219,132	124,027	1,343,159	700,325	200,000	410,599	1,310,964

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
CONNECTICUT—Continued.												
SECURITY, New Haven....., 1841.	1887	\$250,000	\$638,872	\$276,873	\$111,999	\$415,437	\$13,693	\$429,130	\$249,444	\$18,000	\$120,228	\$387,672
Chas. S. Leete, Pres., H. Mason, Sec.	1886	200,000	508,849	208,133	100,716	327,134	21,672	328,806	189,487	16,000	83,700	289,187
	1885	200,000	451,273	184,407	68,866	395,531	18,061	393,598	192,764	14,000	76,258	283,022
	1884	200,000	400,799	155,902	44,807	274,263	17,488	291,731	170,954	6,000	71,920	248,874
	1883	200,000	358,598	127,808	30,604	284,711	17,888	302,609	160,837	12,000	69,724	228,561
	1882	200,000	331,106	110,824	40,372	256,835	16,466	273,301	181,795	6,000	65,398	251,193
	1881	200,000	345,687	110,571	35,116	250,004	15,800	265,810	183,578	.....	69,091	252,669
	1880	200,000	319,704	96,878	22,886	237,868	15,800	253,668	204,819	.....	69,893	274,712
	1879	200,000	333,017	123,843	9,174	217,156	14,240	231,396	193,968	8,000	69,649	265,617
DAKOTA.												
DAKOTA FIRE AND MARINE, Mitchell....., 1881.	1887	100,000	169,205	41,701	27,504	98,210	2,296	100,506	21,172	.....	55,000	76,201
Geo. A. Johnson, Pres., Geo. A. Sidsby, Sec.	1886	100,000	163,599	50,345	13,184	92,327	12,699	105,026	15,565	40,000	20,349	84,014
	1885	100,000	200,611	59,498	41,113	69,956	56,812	126,768	39,378	.....	50,163	89,541
	1884	100,000	175,000	60,000	15,000	.....	.....	68,000	12,000	.....	11,000	23,000
	1883	100,000	33,011	.....	.....	35,183	317	35,500	3,998	.....	10,074	20,072
	1882	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1881	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FARMERS NATIONAL, Plankinton....., 1888.												
C. S. Deering, Pres., Jos. Freudenfeld, Sec.	1887	100,000	120,004	16,969	3,035	54,641	3,800	58,441	11,169	.....	27,268	38,437
FIDELITY, Huron....., 1887.												
H. E. Gate, Pres., Augustine Davis, Sec.	1887	200,000	433,179	179,350	53,889	176,226	19,102	195,328	79,399	.....	98,275	172,674
INSURANCE CO. OF DAKOTA, Sioux Falls....., 1883.												
J. H. Wetover, Pres., E. A. Ayerst, Sec.	1886	200,000	427,215	187,816	39,569	391,515	19,401	313,916	56,732	50,000	128,567	235,299
	1885	100,000	324,419	153,281	79,139	200,032	16,640	216,672	42,651	15,000	87,825	145,478
	1884	50,000	223,997	67,764	56,233	122,464	621	123,085	29,667	10,000	59,971	92,638
	1883	50,000	55,834	5,016	818	6,281	12,975	19,256	1,893	.....	11,712	13,605
	1882	50,000	75,495	15,239	10,186	.....	.....	.....	9,220	5,000	.....	.....
	1881	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PIERRE FIRE AND MARINE, Pierre....., 1883.												
B. J. Templeton, Pres., T. W. Pratt, Sec.	1887	100,000	194,274	14,790	9,554	39,865	5,798	45,573	4,535	.....	18,783	23,318
WATERTOWN, Watertown....., 1886.												
A. C. Mellette, Pres., E. G. Fabnestock, Sec.	1887	40,000	124,516	66,667	17,909	63,127	1,710	66,837	26,193	.....	24,655	50,848
YANKTON, Yankton....., 1883.												
Newton Edmunds, Pres., F. A. Benham.	1886	40,000	145,890	49,286	56,604	97,397	2,080	99,477	17,508	8,500	41,666	67,674
	1885	31,500	101,918	.....	.....	56,394	2,912	59,306	10,614	1,500	24,753	36,867
	1884	28,800	48,326	30,402	—10,876	15,394	58,043	74,343	25,783	.....	20,615	55,398
	1883	15,000	17,381	.....	.....	1,997	7,691	9,688	762	.....	5,592	6,354

‡ Commenced business March 1, 1888. Impairment.

DISTRICT OF COLUMBIA.

COLUMBIA, Washington.....1881.	1887	100,000	152,310	1,978	50,232	20,795	8,797	29,521	2,532	8,000	9,622	20,154
H. A. Willard, Pres., H. K. Willard, Sec.	*1886	100,000	130,267	.....	30,267	11,917	.....	.....	.....	6,000	.....	.....
CORCORAN, Washington.....1873.	1887	100,000	164,890	7,471	57,419	14,938	10,158	25,096	3,012	8,000	6,622	17,714
John T. Lenman, Pres., Clarence McClelland, Sec.	1886	100,000	157,113	7,661	49,452	15,393	9,599	24,852	5,673	8,000	6,908	20,181
GERMAN-AMERICAN, Washington.....1873.	1887	100,000	152,624	7,056	45,568	14,113	9,538	23,051	792	7,000	6,554	14,946
Geo. F. Shafer, Pres., H. H. Bergmann, Sec.	1886	100,000	142,934	6,151	36,783	12,302	8,069	21,201	4,732	7,500	5,739	17,971
	1883	100,000	130,820	6,365	33,525	12,769	8,897	22,826	3,875	8,000	4,759	16,684
	1882	100,000	132,726	6,150	26,693	12,237	9,944	22,181	8,558	8,000	5,991	22,549
	1881	100,000	134,655	8,082	20,573	13,769	10,016	23,785	3,911	8,000	6,066	18,537
	1880	100,000	128,593	6,822	21,751	13,254	9,935	23,189	5,013	8,000	7,794	20,897
NATIONAL METROPOLITAN, Washington.....1870.	1887	100,000	154,022	.....	14,941	12,715	9,389	24,270	1,755	7,500	.....	.....
Edward Clark, Pres., Samuel Cross, Sec.	1886	100,000	151,395	.....	12,715	10,302	13,386	26,101	6,832	7,500	7,209	21,547
	1885	100,000	147,399	.....	10,302	9,539	6,200	16,562	3,066	7,500	5,055	15,681
	1884	100,000	.....	.....	.....	10,095	.....	.....	859	.....	.....	.....
	1883	100,000	.....	.....	.....	10,095	6,932	17,022	1,847	8,000	6,555	14,635
	1882	100,000	146,895	.....	.....	10,095	9,356	18,840	617	8,000	7,085	15,622
	1881	100,000	144,995	.....	.....	9,484	.....	.....	653	8,000	.....	.....
	1880	100,000	144,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
NATIONAL UNION, Washington.....1865.	1887	100,000	268,706	12,399	156,397	20,822	15,932	36,756	10,343	20,000	5,498	35,841
Hy. O. Towles, Pres., Noble D. Larnet, Sec.	1886	100,000	267,407	.....	167,407	21,022	14,797	35,819	12,147	20,000	8,641	40,788
	1885	100,000	271,838	.....	171,838	20,647	16,911	37,558	3,242	20,000	6,074	29,416
	1884	100,000	265,417	.....	.....	17,518	16,514	34,632	1,677	20,000	8,577	30,254
	1883	100,000	.....	.....	170,000	19,110	.....	476	.....	.....	.....	.....
	1882	100,000	253,388	.....	.....	.....	.....	7,494	3,495	20,000	.....	.....
	1881	100,000	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	100,000	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
RIGGS, Washington.....1883.	1887	100,000	110,946	10,946	7,135	7,706	8,847	16,553	2,215	3,000	6,902	12,117
M. W. Beveridge, Pres., Francis B. Mohun, Sec.	1886	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ATLANTA HOME, Atlanta.....1882.	1887	200,000	257,622	56,145	1,457	66,221	68,672	134,823	28,468	40,000	32,743	101,211
Robert J. Lowry, Pres., Joel Hurt, Sec.	1886	160,000	222,897	27,323	43,179	58,683	34,011	92,684	10,310	22,790	23,949	57,049
	1885	140,000	182,687	25,228	17,359	50,690	33,541	84,231	13,114	21,600	18,674	53,388
	1884	120,000	150,346	10,772	19,574	32,834	33,379	46,213	7,796	.....	17,792	25,594
	1883	120,000	129,363	8,136	1,247	20,859	18,931	32,209	16,155	.....	16,670	22,186
GEORGIA HOME, Columbus.....1859.	1887	300,000	687,957	159,282	237,675	157,554	31,377	188,931	70,605	30,000	54,551	155,156
J. Rhodes Browne, Pres., William C. Coart, Sec.	1886	300,000	733,595	124,126	291,426	160,968	33,476	194,384	97,940	30,000	55,366	183,266
	1885	300,000	745,200	163,864	281,337	167,240	30,165	197,405	91,222	27,000	57,000	183,674
	1884	300,000	741,380	186,117	255,203	162,365	26,448	190,813	141,565	.....	52,799	194,272
	1883	300,000	708,475	130,800	277,675	189,251	42,109	231,360	157,379	36,000	71,291	264,670

* Statement for the year ending March 31, 1887.

GEORGIA.

ATLANTA HOME, Atlanta.....1882.
Robert J. Lowry, Pres., Joel Hurt, Sec.GEORGIA HOME, Columbus.....1859.
J. Rhodes Browne, Pres., William C. Coart, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year of In- cor- poration	Capital.	Total Assets Exclusive of Paid- Up Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other Than Losses and Dividends.	Total Disbur- sements.
GEORGIA—Continued.												
GEORGIA HOME, Columbus—Cont.	1882	\$300,000	\$770,745	\$106,368	\$304,377	\$153,109	\$28,728	\$181,837	\$70,295	\$33,000	\$45,977	\$149,272
	1881	300,000	610,247	72,855	237,392	120,781	36,858	157,639	57,508	30,000	49,435	136,943
	1880	300,000	578,641	76,521	202,180	102,678	43,249	145,627	29,413	34,801	45,884	110,098
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MACON, Macon.....1886.	1886	100,000	109,001	3,880	5,121	11,728	2,951	14,679	268	.....	5,409	5,677
S. T. Coleman, Pres., Edgar S. Wilson, Sec.	1887	103,900	155,313	40,009	11,404	61,059	12,513	73,572	25,921	.....	17,652	43,573
ROME, Rome.....1885.	1886	103,400	131,586	48,911	3,235	50,492	8,174	58,666	16,312	.....	13,849	30,171
John H. Reynolds, Pres., Hamilton Yancey, S. C.	1885	103,400	121,911	14,083	4,428	22,669	1,397	23,976	1,146	.....	5,433	6,579
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SAVANNAH, Savannah.....1887.	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Garrard, Pres., W. H. Daniel, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS.												
FIREMENS, Chicago.....1867.	1887	100,000	225,048	24,501	100,547	21,769	7,536	29,305	6,900	8,000	12,867	27,770
Geo. F. Harding, Pres., J. L. Skelton, Sec.	1886	100,000	188,593	17,431	71,091	19,015	7,193	26,208	2,807	7,952	11,483	22,242
	1885	100,000	184,195	15,755	68,440	20,120	6,165	26,285	6,108	.....	12,206	18,314
	1884	100,000	177,447	16,182	61,265	23,879	2,844	26,723	11,751	.....	12,437	24,188
	1883	100,000	169,165	22,890	46,315	29,190	7,793	36,983	10,176	10,556	13,870	34,668
	1882	100,000	174,080	32,083	50,997	31,739	6,390	38,129	7,713	6,147	15,797	29,587
	1881	100,000	165,624	17,869	47,755	26,955	8,404	35,365	11,977	7,297	12,423	31,697
	1880	100,000	158,480	13,493	45,057	20,667	7,916	32,583	5,255	8,600	10,881	24,736
	1879	100,000	140,795	13,997	26,798	17,470	7,720	25,190	3,376	7,400	9,167	19,943
	1887	100,000	140,750	218,369	62,381	100,270	18,356	118,626	27,480	27,770	54,996	110,186
	1886	100,000	352,041	204,705	47,396	95,331	10,452	111,783	34,796	16,000	44,792	95,588
	1885	100,000	345,099	212,176	32,923	112,543	14,670	126,013	30,955	14,000	44,792	90,493
	1884	100,000	342,260	215,066	27,104	112,543	14,189	126,732	28,159	12,000	59,205	90,394
	1883	100,000	393,232	183,128	20,104	98,982	12,052	111,034	29,186	11,995	54,044	95,219
	1882	100,000	254,536	134,448	20,088	72,148	11,422	83,570	14,782	9,975	39,040	63,803
	1881	100,000	213,651	95,472	18,179	49,994	10,299	60,223	17,387	9,000	25,476	52,703
	1880	100,000	200,083	87,564	12,459	52,528	10,016	62,544	11,176	3,960	17,535	32,721
	1879	100,000	184,512	83,288	1,224	41,395	8,520	49,825	16,567	5,000	17,545	39,112
	1887	200,000	2,187,173	1,710,522	276,650	1,326,457	113,456	1,439,913	732,229	40,000	530,325	1,322,554
	1886	200,000	2,044,704	1,588,854	255,850	1,228,224	96,854	1,325,078	558,456	40,000	487,822	1,126,878
	1885	200,000	1,843,499	1,408,818	234,681	1,126,149	83,934	1,210,083	533,888	40,000	464,972	1,038,860
	1884	200,000	1,650,799	1,226,801	223,998	920,578	65,183	985,761	454,027	40,000	422,287	896,314
GERMAN, Freeport.....1865.												
M. Hettinger, Pres., F. Gund, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

1883	200,000	1,476,106	1,084,666	193,444	834,867	58,560	892,867	340,935	31,010	348,390	719,695
1884	200,000	1,185,979	817,659	188,390	611,648	54,107	665,755	246,265	33,674	268,661	548,600
1885	200,000	933,014	457,790	975,285	488,590	41,387	590,877	165,159	26,159	216,196	406,497
1886	200,000	746,407	302,717	243,690	356,939	37,995	394,394	115,052	26,265	155,381	296,638
1887	200,000	585,482	210,904	174,576	199,860	35,052	233,438	82,866	27,396	108,631	218,933
1888	300,000	445,199	110,234	34,965	200,515	20,337	220,852	96,995	24,000	87,249	208,245
1889	300,000	418,598	94,831	54,831	170,017	19,007	189,024	79,173	24,000	72,323	175,496
1890	300,000	410,932	76,432	34,500	166,622	17,856	184,472	82,021	14,500	64,267	166,156
1891	300,000	394,773	62,485	32,288	171,993	113,003	284,966	86,298	17,000	75,485	175,783
1892	300,000	286,002	47,007	32,995	193,763	18,917	136,700	58,201	27,776	99,849	134,337
1893	300,000	257,540	24,183	33,357	74,050	5,926	79,976	16,761	10,000	29,849	56,693
1894	100,000	190,006	15,408	13,604	55,050	6,225	61,335	19,624	10,000	22,265	51,889
1895	100,000	123,718	14,655	9,063	39,679	6,134	45,813	14,141	8,500	20,131	48,772
1896	100,000	117,344	12,368	4,976	27,533	6,114	33,647	8,119	6,000	17,837	31,956
1897	223,800	261,091	29,804	7,397	33,960	15,150	49,110	42,855	17,904	16,216	76,975
1898	223,800	292,750	47,109	21,841	68,584	13,017	81,601	43,824	26,380	23,367	86,571
1899	223,800	268,959	47,873	27,265	71,917	16,016	87,933	37,988	...	26,139	64,127
1900	223,800	269,152	37,028	8,724	44,516	15,838	60,354	34,883	79,563	16,011	111,457
1901	109,400	194,856	19,045	70,391	22,523	13,373	35,896	9,293	13,128	8,894	31,955
1902	109,400	193,736	25,498	58,838	12,393	23,495	35,888	3,512	13,608	7,273	24,393
1903	113,400	198,542	23,958	61,184	9,887	30,539	49,426	1,119	15,876	15,551	32,546
1904	113,400	198,888	24,329	61,159	9,002	21,102	31,004	1,340	13,848	9,061	24,249
1905	113,400	197,931	23,485	59,046	6,410	20,837	27,247	1,285	17,346	4,967	23,598
1906	250,000	229,229	25,117	17,112	42,758	15,042	57,800	25,959	15,000	11,331	52,290
1907	250,000	269,058	14,048	15,011	28,288	15,239	43,527	1,592	...	8,605	10,197
1908	200,000	698,993	440,895	58,098	288,860	28,291	317,151	127,530	28,000	122,984	298,514
1909	200,000	668,924	419,890	49,034	267,498	27,029	296,517	107,674	38,000	129,774	273,751
1910	200,000	645,597	400,595	45,026	255,338	27,002	282,367	107,843	34,000	129,774	271,617
1911	200,000	668,189	411,873	56,316	269,145	27,311	295,674	79,093	40,000	144,358	265,451
1912	200,000	637,187	346,172	51,015	221,914	27,311	249,225	78,223	28,000	147,979	248,262
1913	100,000	431,443	132,884	198,559	122,872	29,132	132,005	38,574	20,000	101,537	160,131
1914	100,000	430,198	150,250	179,942	108,262	33,519	141,861	53,132	35,000	76,489	164,621
1915	100,000	455,694	197,306	158,388	106,458	35,596	141,984	50,821	30,000	47,188	228,009
1916	100,000	546,860	245,986	200,874	202,469	40,909	245,378	75,981	65,000	77,165	218,146
1917	500,000	1,368,335	467,988	412,947	581,726	48,524	620,310	375,965	90,000	187,693	613,566
1918	500,000	1,368,272	395,148	593,001	509,001	54,469	594,390	298,721	90,000	156,790	595,511
1919	500,000	1,228,346	368,443	359,993	481,858	46,276	528,134	327,445	90,000	148,134	528,579
1920	500,000	1,164,818	358,246	306,572	594,144	47,614	551,755	317,475	90,000	161,211	528,286
1921	500,000	1,165,378	393,547	361,831	412,380	44,918	457,398	271,659	90,000	125,107	392,766
1922	500,000	1,037,217	217,521	390,696	288,771	77,843	365,614	225,793	90,000	107,950	383,743
1923	500,000	1,037,598	268,041	293,557	354,343	53,093	407,436	228,110	90,000	118,295	396,495
1924	500,000	949,013	220,956	221,057	342,193	65,005	407,198	205,442	45,000	113,658	364,098
1925	500,000	853,183	221,766	131,417	272,228	67,421	340,249	164,739	48,500	103,406	310,638

GERMAN, Peoria.....1876.
Bernard Gremer, Pres., Theo. J. Müller, Sec.

GERMAN INS. AND SAVINGS INST., Quincy.....1859.
H. T. J. Ricker, Pres., A. H. Heine, Sec.

PACKERS AND PROVISION DEALERS, Chicago..1886.
C. Counselman, Vice-Pres., J. B. Tower, Sec.
ROCKFORD, Rockford.....1866.
John Lake, Pres., Charles E. Sheldon, Sec.

TRADERS, Chicago.....1865.
E. Buckingham, Pres., R. J. Smith, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Dec. 31	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
GEORGIA—Continued.												
GEORGIA HOME, Columbus—Cont.	1882	\$300,000	\$770,745	\$106,368	\$304,377	\$153,109	\$28,728	\$181,837	\$70,295	\$33,000	\$45,977	\$149,878
	1881	300,000	610,247	74,855	237,352	120,781	36,858	157,639	57,508	30,000	49,435	136,943
	1880	300,000	578,641	76,531	202,180	102,678	43,249	145,627	89,413	34,801	45,884	110,038
MACON, Macon.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
S. T. Coleman, Pres., Edgar S. Wilson, Sec.	1886	100,000	109,001	3,880	5,121	11,728	2,951	14,679	268	.....	5,409	5,677
ROME, Rome.	1887	103,000	155,313	40,009	11,404	61,059	12,513	73,572	25,921	.....	17,652	43,573
John H. Reynolds, Pres., Hamilton Yancey, S. C.	1886	103,400	131,586	24,891	50,492	50,492	8,174	58,666	10,312	.....	13,849	30,161
	1885	103,400	121,911	14,083	4,428	22,669	1,397	23,976	1,146	.....	5,433	6,579
SAVANNAH, Savannah.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Garrard, Pres., W. H. Daniel, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS.												
FIREMENS, Chicago.	1887	100,000	225,048	24,501	100,547	21,769	7,536	29,305	6,900	8,000	12,867	27,770
Geo. F. Harding, Pres., J. L. Skelton, Sec.	1886	100,000	188,523	17,431	71,091	19,015	7,193	26,208	7,952	.....	11,483	22,242
	1885	100,000	184,195	15,755	68,440	20,120	6,165	26,285	6,108	.....	12,208	18,314
	1884	100,000	177,447	10,182	61,265	23,879	2,844	26,723	11,751	.....	12,437	24,188
	1883	100,000	169,165	22,850	40,917	29,190	7,793	36,993	10,176	10,556	13,976	34,068
	1882	100,000	174,080	23,083	50,997	31,739	6,990	38,129	7,713	6,147	15,727	29,587
	1881	100,000	165,624	17,869	47,755	26,955	8,404	35,369	11,977	8,207	13,423	31,697
	1880	100,000	158,480	13,423	45,957	20,667	7,016	28,583	5,255	8,600	10,881	21,736
	1879	100,000	149,795	13,997	26,798	17,470	7,720	25,190	3,376	7,400	9,167	19,943
FOREST CITY, Rockford.	1887	100,000	380,750	218,369	62,381	100,270	18,356	118,626	27,480	27,770	54,996	110,186
G. Woodruff, Pres., J. H. Sherratt, Sec.	1886	100,000	352,041	204,705	47,336	95,331	16,452	111,783	34,766	16,000	44,792	95,588
	1885	100,000	345,939	212,176	32,023	111,343	14,670	126,013	30,955	14,000	45,458	90,483
	1884	100,000	342,260	215,066	27,194	112,543	14,189	126,732	28,159	12,090	59,205	99,394
	1883	100,000	303,232	183,128	20,104	98,982	12,052	111,034	29,126	11,995	59,044	95,219
	1882	100,000	254,536	134,448	20,888	72,148	11,422	83,570	14,782	9,975	39,046	59,803
	1881	100,000	213,651	95,472	18,179	49,924	10,299	60,223	17,387	9,900	25,476	52,763
	1880	100,000	200,023	87,564	12,459	52,528	10,016	62,544	11,176	9,960	17,585	39,721
	1879	100,000	184,512	83,288	1,224	41,395	8,520	49,825	16,567	5,000	17,545	39,112
GERMAN, Freeport.	1887	200,000	2,187,173	1,710,522	276,650	1,326,457	113,456	1,439,913	732,229	40,000	550,325	1,322,552
M. Hettinger, Pres., F. Gund, Sec.	1886	200,000	2,044,704	1,588,854	255,850	1,228,224	96,854	1,325,078	598,456	40,000	427,822	1,126,860
	1885	200,000	1,843,499	1,428,818	234,681	1,126,149	83,934	1,210,083	533,888	40,000	464,972	1,038,860
	1884	200,000	1,650,799	1,226,801	223,998	920,576	65,183	985,761	454,027	40,000	402,287	896,314

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year beg. ins. A. M.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
INDIANA.											
CITIZENS, Evansville.....1832.	1887	\$200,000	\$12,139	\$7,309	\$43,482	\$13	\$43,495	\$8,677	.....	\$15,370	\$24,047
William Helman, Pres., O. M. Todd, Sec.											
FRANKLIN, Indianapolis.....1851.	1887	200,000	47,269	31,520	58,516	15,466	67,985	30,179	.....	30,596	60,775
John Woelher, Pres., J. M. Neuburger, Sec.	1886	150,000	50,863	24,728	61,786	16,095	78,691	44,331	12,987	30,188	88,266
	1885	250,000	58,357	46,654	66,131	20,869	86,940	49,037	9,771	31,204	90,612
	1884	250,000	354,939	58,726	71,543	18,336	86,876	45,001	7,395	30,026	82,979
	1883	250,000	349,148	43,606	74,009	17,993	91,912	52,531	14,699	30,508	97,678
	1882	250,000	354,135	49,494	65,708	17,156	82,864	20,958	14,625	30,617	62,200
	1881	250,000	336,593	41,546	56,933	17,242	74,175	20,080	14,612	24,053	59,745
	1880	250,000	321,302	39,041	44,345	15,370	59,715	10,739	14,599	20,297	45,635
INDIANA, Indianapolis.....1851.											
N. S. Byram, Pres., M. V. McGilliard, Sec.	1887	150,000	170,210	1,464	67,293	8,666	75,899	51,661	10,495	24,029	86,185
	1886	150,000	186,496	11,975	60,040	53,968	114,017	26,669	.....	22,080	48,758
	1885	100,000	115,237	11,905	36,160	2,404	38,573	24,131	.....	13,852	37,983
	1884	100,000	114,647	3,942	31,286	4,894	36,180	20,617	.....	13,166	33,783
	1883	100,000	122,290	— 250	45,000	9,495	54,495	29,066	.....	7,000	57,795
	1882	100,000	115,066	1,769	37,562	13,224	50,856	18,078	5,000	13,139	36,217
	1881	100,000	112,199	1,699	31,416	8,583	39,999	13,475	7,500	.....	450
	1880	100,000	102,701	.....	2,200	501	2,701	.....	.....	450	.....
IOWA.											
BURLINGTON, Burlington.....1860.	1887	100,000	171,913	83,569	156,106	13,079	169,185	42,887	20,000	97,151	160,038
John G. Miller, Pres., Jacob Alter, Sec.	1886	100,000	194,063	92,700	163,272	19,555	175,827	49,442	15,000	96,487	153,969
	1885	100,000	201,363	53,596	200,076	14,585	214,661	55,653	10,000	90,997	156,566
	1884	100,000	377,830	19,617	256,428	61,443	317,871	37,920	10,000	122,621	160,930
	1883	100,000	393,586	50,492	202,029	15,021	217,050	35,925	10,000	136,827	182,462
	1882	100,000	366,966	30,196	131,211	7,362	138,573	26,418	.....	29,986	26,404
	1881	100,000	361,130	9,557	107,457	25,486	92,858	9,413	10,000	48,680	68,093
	1880	100,000	167,457	12,076	51,583	106,846	8,549	5,000	32,516	32,516	46,005
	1879	50,000	142,170	30,094	12,076	51,583	106,846	9,205	20,000	18,749	47,954
	1878	50,000	177,671	6,626	33,788	27,376	61,164	.....	.....	.....	.....
CAPITAL, Des Moines.....1884											
W. W. Lyons, Pres., H. E. Teachout, Sec.	1887	.....	.....	3,532	79,722	.....	75,646	36,135	.....	30,851	66,986
	1886	25,000	75,864	1,203	55,295	2,076	57,371	23,843	.....	25,154	48,997
	1885	25,000	53,572	304	30,004	2,766	32,770	7,415	.....	26,224	33,699
	1884	25,000	47,836	.....	.....	.....	.....	.....	.....	.....	.....
COUNCIL BLUFFS, Council Bluffs.....1881.											
W. F. Sapp, Pres., J. Q. Anderson, Sec.	1887	100,000	231,958	45,652	157,770	9,022	166,792	83,511	.....	57,849	121,360
	1886	100,000	208,344	29,157	128,003	8,726	136,730	53,482	.....	70,973	124,455

* Seventy-five per cent stockholders notes.

† Includes notes for premiums.

‡ Capital increased February 20, 1888, to \$200,000.

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
IOWA—Continued.												
STATE, Des Moines—Cont.	1882	\$200,000	† 682,928	\$390,256	† 153,672	† 340,965	\$47,822	\$388,787	\$77,308	\$2,112	\$169,188	\$48,638
	1881	130,000	† 513,477	172,761	210,716	240,050	22,557	262,607	60,285	3,250	129,814	193,249
	1880	32,500	† 338,351	151,447	154,404	† 139,310	20,355	159,674	39,360	3,259	64,354	108,944
	1879	32,500	† 290,264	144,398	† 113,436	† 109,235	15,935	135,170	31,445	3,360	53,779	88,474
WESTERN HOME, Sioux City.....1883.												
	1887	200,000	† 386,754	85,260	† 101,485	67,782	15,344	83,126	23,436	.....	44,922	68,228
	1886	* 400,000	† 530,850	81,001	49,855	† 106,225	19,648	115,673	25,593	.....	40,648	61,171
Wm. L. Joy, Pres., Geo. W. Kingsnorth, Sec.	1885	400,000	† 491,822	64,497	27,395	67,807	24,274	92,081	16,819	.....	45,086	61,845
	1884	* 400,000	† 500,518	70,453	24,065	.....	.....	.....	.....	.....	.....	.....
KENTUCKY.												
CITY FIRE AND MARINE, Louisville.....1885.	1887	100,000	† 116,994	9,717	7,277	† 10,340	8,923	19,273	9,209	3,000	5,818	18,037
James A. Leech, Pres., Alfred Pirtle, Sec.	1886	100,000	† 113,813	6,849	6,064	10,445	6,799	17,174	5,444	.....	5,046	11,290
	1885	100,000	† 102,481	3,314	— 833	5,559	1,999	7,588	.....	.....	2,758	2,758
FALLS CITY, Louisville.....1884.												
John T. Moore, Pres., A. H. M. Atee, Sec.	1887	100,000	† 145,784	36,012	9,772	45,238	14,790	59,058	51,870	10,000	17,999	79,869
	1886	100,000	† 104,777	41,204	23,573	65,618	7,284	72,902	35,949	10,000	19,027	65,017
	1885	100,000	† 147,456	41,322	6,154	73,025	11,239	84,264	30,253	.....	20,796	51,048
	1884	100,000	† 119,675	13,666	6,009	10,230	.....	16,230	6	.....	5,037	5,043
FRANKLIN, Louisville.....1896.												
Geo. W. Morris, Pres., John J. Barret, Sec.	1887	200,000	† 274,596	22,735	51,861	28,229	17,726	45,965	18,464	20,000	13,854	51,718
	1886	200,000	† 274,579	23,366	51,213	31,346	19,556	50,922	17,208	20,000	14,289	51,497
	1885	200,000	† 273,115	23,934	49,181	40,905	16,008	56,513	28,545	20,000	13,346	51,691
	1884	200,000	† 260,533	29,005	31,598	37,574	16,996	54,570	20,886	20,000	11,386	42,272
	1883	200,000	† 261,522	18,284	43,238	32,103	17,847	48,047	11,208	20,000	11,013	42,221
	1882	200,000	† 255,306	13,737	41,569	22,159	19,104	41,263	7,256	20,000	9,318	36,574
	1881	200,000	† 243,857	15,554	28,393	30,541	17,559	48,105	9,641	18,000	9,769	37,410
	1880	200,000	† 237,230	14,704	22,526	26,884	12,922	39,802	8,040	55,000	7,201	37,201
	1879	100,000	† 143,264	12,072	31,192	22,429	12,815	35,244	5,593	10,000	6,973	22,556
GERMAN, Louisville.....1854.												
F. Reidhar, Pres., J. J. Fischer, Sec.	1887	200,000	† 272,582	19,014	53,668	21,519	13,826	35,345	6,660	12,000	7,352	26,021
	1886	200,000	† 266,085	18,057	49,648	18,797	12,819	31,566	3,398	12,000	8,221	23,619
	1885	200,000	† 265,272	17,076	47,394	20,501	11,904	30,405	5,397	12,000	5,086	22,483
	1884	200,000	† 254,576	18,174	36,402	22,947	11,085	33,072	3,634	12,000	7,060	23,394
	1883	200,000	† 244,020	17,755	26,265	23,106	11,434	34,540	8,958	12,000	6,758	27,704

* Seventy-five per cent stockholders notes.

† Includes notes for premiums.

Insurance Co., for the purpose of doing a combined agency business.

— Impairment.

a The Franklin, Louisville and Union organized, in 1870, The Louisville Underwriter & Decrease in surplus owing to stock dividends.

1882	200,000	236,788	16,621	20,167	22,446	12,071	34,517	6,683	12,000	7,181	25,864
1881	200,000	220,171	16,058	13,113	23,453	10,068	33,821	10,405	12,000	6,498	28,903
1880	200,000	223,646	15,328	8,318	21,785	9,573	31,298	6,154	18,000	6,745	30,899
1879	200,000	224,101	14,670	9,439	21,982	9,444	31,286	10,599	16,000	6,718	33,417
1887	200,000	231,161	19,471	11,690	12,631	13,331	25,066	479	11,904	6,947	19,330
1886	200,000	222,573	16,707	5,866	11,778	13,516	25,204	3,000	11,577	7,070	21,647
1885	200,000	206,371	12,944	— 6,573	8,307	10,202	18,469	778	.....	7,566	8,344
1884	200,000	204,968	2,768	2,906	3,390	3,901	6,531	106	.....	3,961	3,472
1887	100,000	155,598	10,768	44,760	12,106	3,007	15,203	7,441	.....	4,605	12,046
1886	100,000	152,145	10,123	42,022	12,058	2,615	15,573	4,446	.....	4,812	9,458
1885	100,000	146,843	9,536	37,307	12,654	2,568	15,222	2,267	.....	4,071	8,938
1884	100,000	137,434	7,732	29,702	11,746	2,374	13,120	3,371	.....	4,705	8,077
1883	100,000	132,486	7,903	24,583	11,148	2,427	13,825	4,953	.....	4,886	8,939
1882	100,000	128,052	7,744	20,308	10,900	2,656	13,556	4,704	.....	4,599	8,703
1881	100,000	122,043	7,556	14,487	11,008	2,860	13,868	1,987	4,000	4,742	10,720
1880	100,000	118,848	7,412	11,436	10,799	2,805	13,444	3,793	5,000	4,513	13,216
1879	100,000	114,155	6,937	7,218	10,575	3,085	13,558	3,993	5,000	4,597	13,520
1887	200,000	298,282	112,732	— 14,450	119,973	12,584	132,558	98,255	4,871	45,165	145,201
1886	200,000	313,421	103,906	9,515	131,517	12,766	144,277	82,812	4,000	51,097	135,997
1885	200,000	302,878	104,301	4,577	142,500	12,911	135,411	100,706	.....	51,417	134,123
1884	200,000	316,413	115,221	1,192	144,540	14,661	159,207	121,387	12,000	51,539	141,980
1883	200,000	330,576	105,276	25,000	152,148	16,096	168,244	99,561	16,000	52,086	167,643
1882	200,000	316,334	83,250	33,084	137,432	16,096	153,530	85,841	16,000	45,058	146,899
1881	200,000	307,555	78,275	29,280	128,341	12,025	140,366	70,315	16,000	32,890	135,214
1880	200,000	300,070	71,958	28,048	125,266	14,735	119,091	59,733	16,000	32,908	112,639
1879	200,000	278,157	66,735	11,421	100,247	13,573	143,880	62,047	13,541	35,476	111,669
1887	100,000	241,632	66,843	72,769	87,766	13,581	101,347	73,121	16,000	10,462	99,584
1886	100,000	242,707	51,153	61,535	62,783	12,404	95,187	35,941	16,000	11,761	93,502
1885	100,000	221,448	41,395	60,123	57,719	13,253	70,972	37,410	16,000	10,644	64,054
1884	100,000	214,135	35,788	79,347	55,204	13,206	68,410	30,550	16,080	9,978	63,614
1883	100,000	229,225	33,085	76,140	54,356	13,206	67,366	30,111	15,980	9,893	45,924
1882	100,000	217,129	45,991	71,138	33,374	12,610	45,984	8,291	16,000	9,672	33,963
1881	100,000	186,487	16,134	64,353	26,064	13,430	39,104	11,069	16,000	6,210	33,279
1880	100,000	172,087	14,952	57,132	29,327	13,543	42,850	13,402	16,000	6,838	30,241
1879	100,000	166,443	17,458	48,985	26,757	12,211	32,648	5,369	16,000	6,931	28,320
1887	100,000	146,671	24,809	15,862	16,974	6,010	22,984	15,251	8,028	9,292	32,571
1886	100,000	147,225	22,434	24,701	18,814	6,017	22,731	6,263	8,000	5,804	20,067
1885	100,000	142,462	18,119	24,243	16,255	6,175	22,430	4,152	8,000	9,120	21,326
1884	100,000	137,412	17,599	19,683	15,887	5,500	21,387	1,83	8,040	5,064	13,167
1883	100,000	129,012	15,300	13,712	13,400	5,590	19,010	1,171	8,000	4,447	13,618
1882	100,000	125,162	13,886	11,276	11,481	5,407	17,888	3,081	8,072	4,868	15,961
1881	100,000	123,236	13,414	9,822	11,750	6,001	17,752	5,344	7,944	5,109	18,373
1880	100,000	123,857	8,667	15,190	11,372	5,128	16,500	3,376	8,024	4,615	16,015
1879	100,000	124,473	12,319	12,155	9,906	5,047	14,953	3,956	7,990	5,043	16,995
GERMAN NATIONAL, Louisville.....1884											
Adolph Reutlinger, Pres., H. W. Bohmer, Sec.											
GERMAN SECURITY, Louisville.....1872											
John H. Deichen, Pres., Jas. S. Barret, Sec.											
KENTON, Covington.....1867											
W. M. Fenley, Pres., U. F. Moss, Sec.											
LOUISVILLE, Louisville &.....1872											
Theodore Harris, Pres., M. A. Huston, Sec.											
LOUISVILLE GERMANIA, Louisville.....1872											
Pierre Vignati, Pres., J. S. Lyman, Sec.											

— Impairment. *a* The Franklin, Louisville and Union organized, in 1870, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Begun	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disbursements.
KENTUCKY—Continued.												
LOUISVILLE UNDERWRITERS, Louisville a. 1879.	1887	\$300,000	\$773,571	\$367,518	\$106,053	\$473,979	\$42,729	\$516,708	\$350,431	\$46,000	\$141,605	\$558,096
B. F. Guthrie, Pres., J. L. Shalleross, Sec.	1886	300,000	777,436	278,888	188,548	375,819	42,402	418,221	213,924	46,000	122,167	362,091
	1885	300,000	717,482	240,744	176,738	274,155	38,664	312,819	201,330	36,000	84,434	321,764
MERCHANTS, Louisville. 1882.	1887	100,000	120,157	14,948	5,209	31,404	13,177	44,671	25,317	8,000	16,647	49,654
W. H. Thomas, Pres., W. H. Slaughter, Sec.	1885	100,000	118,926	7,116	11,880	15,603	13,388	22,991	3,807	8,000	10,746	22,553
	1884	100,000	105,304	106,200	— 896	19,576	12,585	32,161	31,932	9,200	9,884	51,076
	1883	100,000	136,065	28,610	7,455	36,840	7,098	43,938	34,255	9,860	11,559	51,674
	1882	100,000	136,948	29,428	7,520	36,963	7,393	44,293	14,485	5,940	9,364	59,869
	1881	100,000	119,901	8,511	10,790	16,088	2,374	18,462	14,485	.....	2,768	2,936
UNION, Louisville a. 1860.	1887	100,000	189,747	29,955	59,792	46,336	10,000	56,336	33,924	10,000	13,726	57,680
B. F. Guthrie, Pres., C. T. Baird, Sec.	1886	100,000	188,169	27,145	61,024	31,311	10,442	41,753	10,939	10,000	10,341	31,280
	1885	100,000	173,531	13,240	60,291	25,387	9,422	34,969	11,833	10,000	6,241	28,074
	1884	100,000	162,713	10,876	51,835	19,286	10,272	29,558	14,096	10,000	7,272	31,368
	1883	100,000	167,826	9,204	58,622	21,069	10,907	31,976	9,716	10,000	7,003	26,770
	1882	100,000	164,333	7,342	56,991	16,096	9,221	25,257	8,906	10,000	5,948	24,854
	1881	100,000	165,019	8,122	56,827	21,978	8,660	30,638	8,184	10,000	5,635	23,819
	1880	100,000	160,179	7,848	52,331	21,056	7,586	28,612	9,658	10,000	5,430	20,088
	1879	100,000	153,102	10,253	42,849	18,193	10,354	28,547	6,228	10,075	4,590	20,999
WESTERN, Louisville. 1876.	1887	100,000	176,656	12,512	64,144	12,001	9,744	21,745	3,060	9,000	5,258	17,618
A. F. Coldewey, Pres., B. Freese, Sec.	1886	100,000	171,438	12,667	58,771	12,360	8,284	20,844	2,375	9,000	5,278	16,353
	1885	100,000	167,930	13,481	54,449	13,172	7,650	20,822	1,500	8,000	5,014	14,574
	1884	100,000	161,354	13,006	47,648	14,224	7,576	21,810	1,433	8,000	4,432	13,864
	1883	100,000	155,979	14,531	41,439	15,672	7,150	22,822	1,406	8,000	4,432	13,864
	1882	100,000	148,312	15,311	33,001	14,852	6,810	21,662	8,657	8,000	4,618	21,269
	1881	100,000	148,234	17,544	30,690	13,749	7,975	21,724	2,075	8,000	4,328	14,403
	1880	100,000	141,140	16,680	24,460	14,888	6,800	21,688	4,366	8,000	4,624	16,990
	1879	100,000	136,595	11,272	25,323	14,168	8,598	22,866	4,680	8,000	4,464	17,144
LOUISIANA.												
CRESCENT, New Orleans. 1849.	1887	400,000	302,193	.....	.....	213,122	6,511	219,693	77,787	.....	55,779	133,566
W. R. Lyman, Pres., Chas. E. Rice, Sec.	1886	400,000	300,657	83,900	.....	208,415	7,086	215,501	193,178	.....	24,344	217,591
	1885	400,000	433,603	.....	.....	410,502	19,583	430,175	348,446	.....	.....	.....
	1884	400,000	386,122	175,817	10,305	404,941	30,723	395,664	473,919	45,000	10,932	799,851
	1883	600,000	1,025,911	460,946	— 35,935	623,731	29,967	622,098	364,857	58,598	196,026	619,481
	1882	600,000	719,443	131,581	— 12,338	381,056	34,785	415,843	212,775	43,652	140,337	390,764
	1881	400,000	506,440	115,589	.....	342,041	19,115	361,150	197,426	38,838	186,073	364,397
	1880	400,000	484,095	72,554	11,541	140,176	9,384	149,560	50,648	11,363	30,437	92,448

* Capital increased since January 1 to \$90,000. — Impairment. ^a The Franklin, Louisville and Union organized, in 1879, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business.

FIREMENS, New Orleans. I. N. Marks, Pres., R. H. Benners, Sec.	1875	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875
GERMANIA, New Orleans. H. Zuberbier, Pres., Emil Weber, Sec.	1866	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875
HIBERNIA, New Orleans. Thos. Smith, Pres., John J. Flispatrick, Sec.	1871	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875
HOME, New Orleans. Thos. Lefton, Pres., Chas. Le Sasser, Sec.	1853	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875
LAFAYETTE, New Orleans. Louis Mathis, Pres., G. Gansser, Sec.	1869	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875
MECHANICS AND TRADERS, New Orleans. Lloyd R. Coleman, Pres., Geo. H. Frost, Sec.	1869	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875
MERCHANTS MUTUAL, New Orleans. Paul Fourchy, Pres., G. W. Nott, Sec.	1854	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875

Includes stock notes, -- Impairment, Includes payments to scripholders.

* Includes stock notes.

Impairment.

Includes pa

Includes payments to scripholders.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
LOUISIANA—Continued.											
NEW ORLEANS Ins. Ass'n, New Orleans,.....1869, Pierre Lanoux, Pres., Geo. Lanoux, Jr., Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	\$358,844 351,354 463,078 530,372 502,943 511,202 509,250 574,807 464,473	\$94,695 101,497 214,420 299,169 199,151 173,155 166,332 193,718 133,178	- 35,851 - 50,143 - 51,342 21,203 3,392 38,047 42,918 81,179 29,295	\$302,599 335,910 431,741 477,344 476,177 401,086 397,506 485,683 352,885	\$27,397 20,027 49,042 24,758 14,137 35,299 19,255 55,801 16,471	\$329,926 355,937 480,793 502,002 492,314 492,888 416,761 541,484 369,326	\$127,208 186,555 368,185 308,849 331,712 296,856 253,867 136,610 128,131	..... ..... ..... 29,401 30,758 29,219 59,149 30,229 46,303	\$94,434 66,935 118,950 99,983 114,916 114,916 109,326 101,401 65,309	\$221,629 283,490 517,135 479,383 377,386 430,483 415,342 271,240 297,743
NEW ORLEANS INSURANCE CO., New Orleans,.....1865, Jules Tuyes, Pres., J. W. Hincks, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	445,736 497,110 547,133 (t) 839,441 875,589 774,712 715,498 653,859	62,670 (t) 224,326 268,655 104,465 137,122	..... ..... ..... (t) 45,115 106,934 110,247 85,041 16,717	244,292 307,990 660,876 (t) 563,275 490,668 392,321 311,468 383,540	100,583 24,190 41,095 (t) 53,568 42,926 165,454 57,086 31,664	344,875 332,186 701,971 (t) 616,843 533,594 557,775 368,554 415,144	228,246 216,203 478,696 (t) 441,845 247,197 182,460 123,943 116,810	..... 12,500 (t) 45,690 45,784 50,000 50,000 50,000	68,431 67,496 186,232 (t) 104,910 132,500 119,741 59,570 49,026	297,654 266,109 664,928 (t) 653,385 495,481 332,201 233,513 228,836
PELICAN, New Orleans,.....1884, C. Doyle, Pres., Geo. W. Young, Sec.	1887 1886 1885 1884	190,700 79,143 375,406 42,645	77,559 72,406 74,017 24,017	77,559 227,857 17,063	297,527 152,077 68,436	10,431 32,870 24,713	397,958 184,947 93,149	201,968 116,851 21,956	..... 6,484 5,161	..... 21,046 133,428 30,113	290,368 133,428 52,069
SOUTHERN, New Orleans,.....1882, Ernest Miltenberger, Pres., Scott McGee, Sec.	1887 1886 1885 1884 1883 1882	300,000 300,000 300,000 240,000 300,000 300,000	437,684 408,600 428,942 381,701 387,949 71,435	17,595 129,600 86,373 78,344 71,435	20,089 21,715 22,569 3,357 16,514	15,597 34,976 20,663 18,241 7,082	322,123 297,991 255,946 293,295 147,166	171,590 127,467 114,545 104,128 600	23,836 14,636 18,118 13,772	89,988 34,389 31,937 168,451 21,093	285,414 176,472 164,600 226,349 69,349
SUN MUTUAL, New Orleans,.....1856, James I. Day, Pres., Horace Carpenter, Sec.	1887 1886 1885 1884 1883 1882	500,000 497,360 496,972 496,972 497,383 497,383	258,357 193,080 208,414 197,880 884,879 226,258	193,305 252,907 255,113 186,511 187,893 111,258	315,756 274,407 255,113 268,661 383,881 260,581	49,598 46,267 49,952 44,715 51,924 46,345	356,354 293,587 398,005 280,970 435,805 315,966	261,513 203,587 200,142 200,970 240,947 161,572	49,142 48,612 52,118 50,227 48,225 49,578	66,530 69,964 65,906 58,005 77,000 111,762	377,185 313,123 338,166 341,337 374,447 395,559

† Company rechartered and made no report this year. — Impairment.

<p>TRUTONIA, New Orleans. Wm. B. Schmidt, Pres., Albert P. Noll, Sec.</p>	1880	500,000	670,084	196,737	73,347	408,905	28,815	437,000	184,602	59,583	112,868	357,083
	1879	500,000	580,729	.....	.....	302,369	.....	.....	145,800	.....	.....	.....
	1887	250,000	413,647	77,093	86,554	146,462	26,067	173,499	92,685	12,500	43,768	148,953
	1886	250,000	412,991	68,717	93,874	136,741	21,913	156,139	78,078	12,500	50,912	142,090
	1885	250,000	418,473	75,973	92,500	138,741	21,913	160,654	96,815	12,500	50,912	141,790
	1884	250,000	422,000	80,000	80,000	.....	.....	169,161	88,452	25,000	31,555	145,007
	1883	250,000	436,904	106,904	80,000	.....	.....	184,595	80,145	30,145	132,978	132,978
	1882	250,000	418,045	93,045	75,000	.....	.....	171,980	73,620	30,000	33,661	137,201
	1879	250,000	363,935	.....	.....	177,319	.....	.....	71,399	.....	10,470	.....
	1887	140,000	420,039	112,170	52,131	62,334	6,166	68,500	73,833	6,707	10,492	91,122
<p>OCEAN, Portland (Marine). Geo. P. Wescott, Pres., Charles F. Flagg, Sec.</p>	1886	140,000	418,039	99,046	31,093	58,728	7,365	66,153	58,173	5,532	9,431	73,136
	1885	140,000	419,376	99,950	— 9,374	60,884	13,093	74,577	52,699	4,354	9,431	65,702
	1884	140,000	424,339	81,079	21,775	80,086	8,721	83,397	82,549	4,253	9,695	96,400
	1883	140,000	427,304	87,079	47,285	74,666	8,721	83,397	75,959	11,153	9,720	96,832
	1882	140,000	430,316	93,777	93,777	65,469	9,688	74,864	41,838	10,916	9,301	63,943
	1881	140,000	420,031	53,838	56,193	45,399	9,485	54,814	44,807	12,926	7,850	63,663
	1880	140,000	428,281	53,714	55,167	54,609	9,820	64,429	38,481	14,080	8,537	61,078
	1879	140,000	428,281	62,178	80,760	60,340	8,765	69,105	34,115	9,958	8,080	52,093
	1887	100,000	428,703	101,719	83,984	118,017	9,757	127,774	86,116	12,000	16,178	114,204
	1886	100,000	427,557	94,065	78,692	115,687	8,708	124,305	100,369	12,000	25,300	137,770
<p>UNION, Bangor (Marine). Arad Thompson, Pres., A. F. Stetson, Sec.</p>	1885	100,000	422,435	102,272	20,367	113,622	9,628	122,601	80,949	12,000	22,591	124,540
	1884	100,000	422,435	111,845	78,232	117,863	9,285	127,088	78,112	12,000	14,597	104,599
	1883	100,000	420,077	88,265	77,951	129,995	9,863	139,858	83,100	.....	.....	136,219
	1882	100,000	426,814	88,265	96,601	93,519	11,050	104,599	69,603	13,000	12,658	95,261
	1881	100,000	427,038	74,227	96,601	93,519	8,639	102,152	60,340	16,000	20,137	96,477
	1880	100,000	425,706	74,836	80,870	79,465	8,120	87,594	36,315	16,000	20,314	62,689
	1879	100,000	423,883	69,986	60,897	74,874	10,141	85,015	40,455	41,000	8,502	89,957
	1887	180,000	269,196	12,109	71,067	23,162	16,510	39,672	26,104	14,399	11,419	51,993
	1886	180,000	283,865	19,582	84,223	25,863	17,761	43,624	14,561	14,670	11,993	41,134
	1885	181,405	281,435	17,411	82,619	24,593	15,324	39,907	1,746	14,528	11,786	28,000
<p>AMERICAN, Baltimore. A. R. Cathcart, Pres., D. C. Chapman, Sec.</p>	1884	181,405	269,065	18,394	69,266	25,175	15,438	40,613	5,404	14,607	11,577	32,588
	1883	181,405	263,844	16,866	65,570	23,212	17,242	40,453	5,394	14,180	11,181	30,685
	1882	181,405	256,386	13,477	61,504	20,866	14,212	35,081	8,249	14,559	10,353	33,161
	1881	181,405	253,916	12,227	60,214	20,688	16,313	37,001	8,726	14,539	9,238	32,593
	1880	181,405	246,571	11,822	53,394	20,894	13,489	34,383	8,279	12,700	9,739	28,717
	1879	181,405	230,506	11,704	39,337	15,854	11,825	27,679	19,961	12,574	10,319	42,845
	1887	200,000	356,360	20,657	135,703	27,011	19,001	46,912	21,121	19,077	14,747	55,865
	1886	200,000	373,817	21,557	134,266	29,102	19,375	48,477	15,700	20,007	14,883	50,690
	1885	200,000	378,758	20,850	157,908	29,102	18,817	48,477	15,344	19,878	14,841	50,043
	1884	200,000	377,900	24,166	153,754	32,788	19,000	51,808	5,425	19,997	14,834	40,226
<p>ASSOCIATED FIREMENS, Baltimore. John Cushing, Pres., John C. Boyd, Sec.</p>	1883	200,000	370,691	23,871	146,820	32,428	17,761	50,189	8,090	20,096	14,272	42,347
	1882	200,000	366,396	23,009	143,367	30,599	17,398	47,997	14,781	20,000	14,005	42,786

— Capital impaired. 2 Includes notes for premiums.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
MARYLAND—Continued.												
ASSOCIATED FIREMENS, Baltimore—Cont.												
1881	\$200,000	\$365,943	\$24,236	\$141,707	\$32,684	\$18,008	\$50,602	\$15,795	\$20,016	\$14,406	\$50,237	
1880	200,000	363,176	20,923	142,247	34,081	17,155	51,236	4,740	19,927	13,308	37,985	
1879	200,000	333,246	20,289	112,957	33,760	17,152	50,912	7,161	20,181	13,669	41,011	
BALTIMORE, Baltimore.....1867.												
1887	200,000	\$84,666	72,694	311,975	51,171	39,862	91,923	51,985	30,122	22,222	104,399	
1886	200,000	616,987	81,478	335,599	53,693	38,041	91,734	33,778	39,827	26,310	99,915	
1885	200,000	624,544	69,580	354,964	51,310	31,509	103,610	39,220	39,842	25,049	104,111	
1884	200,000	622,397	71,182	351,145	46,857	31,538	78,395	8,532	42,406	19,868	70,806	
1883	200,000	624,081	65,384	358,697	37,235	32,632	65,867	14,138	40,960	17,203	72,321	
1882	200,000	625,405	64,815	360,590	36,423	32,339	66,762	9,668	48,332	16,623	74,623	
1881	200,000	632,990	74,711	358,279	38,429	32,878	71,307	17,978	44,174	16,531	78,683	
1880	200,000	649,736	72,615	377,121	39,432	32,339	71,771	9,648	34,757	16,232	60,637	
1879	200,000	609,402	72,194	337,208	41,200	31,785	72,985	22,579	34,600	15,997	73,176	
FIREMENS, Baltimore.....1865.												
1887	378,000	\$82,740	89,205	115,535	119,142	23,640	142,782	73,655	22,348	43,705	139,798	
1886	378,000	\$82,955	84,140	119,015	113,817	26,220	140,037	73,386	22,819	39,855	136,060	
1885	378,000	\$70,425	67,942	124,483	113,044	27,974	136,018	54,019	22,538	42,474	119,031	
1884	378,000	\$40,771	67,030	95,741	105,900	17,926	123,866	47,354	22,756	39,656	109,766	
1883	378,000	\$10,979	66,951	71,019	104,480	25,943	130,432	51,395	11,131	34,319	96,845	
1882	378,000	\$10,979	66,058	56,221	111,668	23,395	134,913	14,881	11,131	31,677	131,931	
1881	378,000	\$21,193	113,757	29,436	177,135	26,688	203,224	140,499	45,089	57,170	222,758	
1880	378,000	\$72,338	118,202	76,136	186,110	25,718	211,826	105,321	57,804	74,958	238,063	
1879	378,000	\$45,034	68,765	98,269	135,461	26,593	161,964	78,443	73,425	39,435	191,393	
GERMAN, Baltimore.....1865.												
1887	500,000	\$92,369	107,603	344,766	111,539	45,822	157,361	69,622	50,000	28,515	148,197	
1886	500,000	\$45,360	113,221	332,169	113,539	45,095	158,694	61,958	50,000	29,264	141,264	
1885	500,000	\$24,366	86,345	337,081	110,340	43,758	154,028	43,191	50,000	28,223	121,414	
1884	500,000	\$61,642	82,833	368,869	104,083	44,077	148,160	40,001	50,000	28,440	118,501	
1883	500,000	\$67,766	79,585	268,175	102,577	43,949	146,586	31,966	50,000	31,240	113,206	
1882	500,000	\$34,432	77,619	256,813	101,876	36,868	138,772	30,801	50,000	30,633	111,434	
1881	500,000	\$38,259	87,149	221,117	91,501	37,677	129,178	84,668	50,000	35,895	170,593	
1880	500,000	\$24,344	171,733	152,611	207,779	36,422	244,104	124,880	50,000	73,080	255,969	
1879	500,000	\$51,544	129,707	221,837	183,536	39,597	223,133	73,018	50,000	56,598	179,616	
GERMAN-AMERICAN, Baltimore.....1880.												
1887	200,000	\$81,790	26,914	54,876	34,337	15,005	49,342	24,848	11,791	12,433	49,072	
1886	200,000	\$22,087	28,838	53,249	34,711	12,287	46,998	19,420	11,899	11,956	43,275	
1885	200,000	\$24,810	22,318	52,402	31,697	14,725	46,422	8,080	8,150	11,691	27,939	
1884	200,000	\$55,513	18,432	37,081	25,809	15,151	40,954	10,386	7,845	11,722	29,953	
1883	200,000	\$45,279	15,131	30,148	21,518	15,549	37,067	2,016	8,073	12,761	22,870	

HOME, Baltimore. G. H. Williams, Pres., W. R. Finhart, Sec.	1882	200,000	239,367	11,923	30,445	17,203	14,355	32,768	10,022	11,679	10,775	32,476
	1881	200,000	239,399	11,901	31,408	15,470	14,797	29,482	2,189	8,033	14,649	24,871
	1880	205,350	232,725	5,638	21,737	3,962	5,960	9,921	71	.....	4,793	4,833
	1887	100,000	207,335	25,778	81,577	29,372	9,212	38,604	15,934	9,907	13,290	39,071
	1886	100,000	210,180	24,170	86,410	28,874	9,815	38,689	19,430	9,682	12,859	41,960
	1885	100,000	211,126	24,254	86,872	29,330	9,680	39,011	7,659	10,429	12,311	30,379
	1884	100,000	201,109	24,274	76,835	27,377	9,175	36,554	3,526	9,929	11,740	25,205
	1883	100,000	191,082	24,194	68,888	24,449	10,853	35,322	4,545	9,671	10,542	24,958
	1882	100,000	179,691	21,795	57,896	23,920	8,754	32,674	12,170	10,271	10,212	29,390
	1881	100,000	179,582	20,923	59,289	24,443	8,642	33,085	9,462	9,640	10,218	29,390
	1880	100,000	177,391	18,553	58,828	24,384	6,453	30,837	6,640	9,975	10,216	27,430
	1879	100,000	163,137	17,444	45,693	23,581	7,101	30,782	10,218	9,865	9,690	29,773
HOWARD, Baltimore. A. Reese, Pres., J. H. Katzenberger, Sec.	1887	200,000	295,541	25,045	70,496	27,052	13,971	41,023	27,673	7,268	15,233	50,174
	1886	200,000	311,540	28,299	83,241	29,379	14,569	43,048	13,046	14,565	14,810	52,421
	1885	200,000	301,970	29,200	78,770	30,130	15,830	45,060	17,551	19,472	15,141	52,164
	1884	200,000	306,087	25,250	91,347	27,681	16,568	47,249	11,317	20,145	14,484	45,906
	1883	200,000	299,778	27,022	78,716	30,635	15,822	46,458	6,907	19,528	14,480	40,015
	1882	200,000	292,335	28,785	73,875	.....	.....	46,934	.....	.....	.....	48,337
	1881	200,000	300,418	29,635	70,635	32,791	16,539	49,350	18,221	19,404	14,147	51,772
	1880	200,000	303,397	29,794	70,573	33,159	15,412	48,571	11,517	20,257	14,351	46,125
	1879	200,000	293,761	24,690	69,071	33,786	15,781	49,597	12,756	19,414	14,593	46,753
MARYLAND, Baltimore Wm. R. Barry, Pres., John M. Beck, Sec.	1887	100,000	146,138	12,684	33,454	16,771	7,446	24,217	11,071	5,959	8,946	25,976
	1886	100,000	149,401	12,110	37,291	17,948	9,116	27,604	11,778	5,993	9,904	27,075
	1885	100,000	149,121	11,970	37,151	17,592	9,970	27,502	6,795	6,008	10,422	23,153
	1884	100,000	144,863	12,232	34,631	17,082	10,453	27,536	7,738	6,247	10,569	24,554
	1883	100,000	142,912	12,681	30,231	16,696	9,702	26,488	5,383	5,857	12,774	24,014
	1882	100,000	139,727	11,248	28,470	16,953	8,709	25,661	1,120	5,758	13,867	20,745
	1881	100,000	134,422	10,869	23,553	17,327	8,953	25,360	7,106	6,297	10,496	22,812
	1880	100,000	132,497	16,801	13,696	17,995	8,233	26,318	8,395	6,031	9,226	24,646
	1879	100,000	130,005	11,168	18,837	15,453	7,680	23,133	9,210	3,216	9,281	21,797
NATIONAL, Baltimore W. C. Jenness, Pres., Geo. E. Taylor, Sec.	1887	100,000	149,931	15,019	34,012	21,288	5,999	27,287	13,460	6,268	8,916	28,644
	1886	100,000	152,748	14,971	37,777	23,513	5,427	28,940	9,549	5,969	8,945	24,463
	1885	100,000	147,714	15,072	32,042	21,494	6,673	28,107	21,988	.....	9,780	32,714
	1884	100,000	147,554	21,326	26,228	21,956	6,744	28,700	47,201	.....	11,759	58,900
	1883	100,000	191,927	49,801	42,126	54,457	7,733	62,190	33,957	78	19,110	53,145
	1882	100,000	184,371	50,478	33,893	51,372	11,164	62,536	37,769	15,872	19,073	156,656
	1881	200,000	323,153	117,775	5,778	130,881	18,994	149,805	86,574	19,873	50,458	150,905
	1880	200,000	310,592	76,233	34,359	108,949	16,161	135,110	68,718	19,848	39,653	128,219
	1879	200,000	289,249	64,362	24,941	88,614	14,911	103,525	50,833	24,026	37,790	112,703
OLD TOWN, Baltimore. Henry Wilcox, Pres., Charles W. Hatter, Sec.	1887	100,000	116,291	6,368	10,553	6,211	5,830	12,041	1,980	.....	4,107	6,087
	1886	100,000	111,105	3,448	7,657	5,044	5,242	10,286	190	.....	2,293	2,483
	1885	100,000	103,044	1,431	6,675	2,231	1,244	3,475	6	.....	1,521	1,527
PEABODY, Baltimore. Thos. J. Carey, Pres., R. B. Post, Sec.	1887	127,500	452,431	36,256	288,675	29,860	25,305	55,165	34,981	19,274	13,888	62,143
	1886	127,000	457,086	42,024	287,502	31,528	25,756	57,284	19,130	13,237	14,196	46,593

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U. S.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
MARYLAND—Continued.												
PEABODY, Baltimore—Cont.	1885	\$127,500	\$454,609	\$34,521	\$222,588	\$30,323	\$20,664	\$59,987	\$14,605	\$13,234	\$13,058	\$40,897
	1884	127,500	437,116	33,611	276,005	32,297	30,413	62,710	12,773	13,255	26,819	39,074
	1883	127,500	431,168	33,628	270,040	34,031	24,885	56,916	6,590	13,212	14,865	34,591
	1882	127,500	413,909	30,379	256,090	30,592	20,493	51,083	7,069	13,170	12,857	33,116
	1881	127,500	400,916	31,246	242,170	30,980	20,493	51,393	9,814	13,104	12,804	33,186
	1880	127,500	373,060	29,009	216,551	35,087	17,200	52,887	13,368	13,195	12,051	34,484
	1879	127,500	341,971	29,353	185,118	35,136	15,366	50,502	16,571	18,750	12,433	41,754
POTOMAC, Baltimore.	1867	100,205	168,158	10,880	57,073	14,930	8,799	23,729	11,551	7,080	7,056	25,697
I. W. Jewett, Pres., E. A. Schobban, Sec.	1886	100,205	172,496	14,717	57,574	16,591	8,995	25,216	11,686	7,970	8,341	28,000
	1885	100,205	169,235	12,916	56,114	15,908	7,512	22,810	5,174	8,074	9,061	22,309
	1884	100,205	156,345	13,374	42,766	15,803	7,307	23,110	5,322	8,111	7,718	21,161
	1883	100,205	158,412	11,293	46,014	14,976	7,000	21,996	8,110	7,961	7,769	17,860
	1882	100,125	154,565	12,158	42,280	14,631	7,586	22,157	8,158	8,069	7,810	24,003
	1881	100,125	154,267	12,537	41,605	15,067	7,201	22,803	1,361	7,951	7,951	17,098
	1880	100,125	142,011	8,515	33,371	12,760	7,995	20,775	8,916	7,992	6,917	23,865
	1879	100,115	138,397	7,812	30,450	11,837	5,768	17,625	820	6,007	6,616	13,443
WEST BALTIMORE, Baltimore.	1868	100,000										
John Q. Adams, Pres., F. C. Wheeler, Sec.												
MASSACHUSETTS.												
AMERICAN, Boston.	1867	300,000	585,615	144,076	141,539	195,245	23,886	219,131	132,369	24,179	67,583	224,151
	1866	300,000	608,965	151,870	157,005	202,976	23,095	226,001	129,451	29,545	65,930	224,926
	1865	300,000	622,284	146,675	175,609	178,818	23,780	202,598	116,494	15,660	65,264	197,416
	1864	300,000	578,231	137,211	141,000	158,608	23,063	182,571	108,648	29,440	57,416	198,504
	1863	300,000	561,601	137,888	123,803	185,744	22,202	207,950	143,045	29,895	52,866	223,766
	1862	300,000	578,167	150,752	127,435	187,102	19,343	206,445	121,318	30,030	48,866	220,177
	1861	300,000	586,267	146,026	134,441	176,329	20,742	197,071	101,971	29,930	43,867	175,008
	1860	300,000	551,761	96,617	155,144	110,215	21,363	131,598	79,966	29,975	32,137	133,037
	1859	300,000	545,012	87,390	137,622	80,577	19,601	100,178	54,918	29,910	26,773	111,601
BOSTON MARINE, Boston.	1867	1,000,000	1,238,496	691,748	690,748	1,033,397	79,282	1,103,679	681,619	100,000	124,843	966,462
R. B. Fuller, Pres., T. H. Lord, Sec.	1886	1,000,000	1,219,555	542,993	651,162	958,958	75,099	1,033,897	858,213	100,000	147,000	1,105,213
	1885	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850
	1884	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850
	1883	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850
	1882	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850
	1881	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850
	1880	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850
	1879	1,000,000	1,213,411	546,230	667,211	1,047,529	75,082	1,122,611	647,850	100,000	174,000	921,850

BOYLSTON, Boston. J. W. Balch, Pres., Washington Glover, Sec.	1881	1,000,000	12,566,535	940,766	425,769	1,131,849	74,462	1,206,311	685,816	75,000	190,801	966,017
	1886	500,000	11,483,874	583,567	400,307	766,319	38,478	704,727	436,314	50,000	130,391	616,791
	1879	500,000	12,121,497	510,379	801,048	669,718	30,042	659,760	481,474	50,000	133,195	604,666
	1887	557,000	909,878	293,773	128,905	265,782	36,247	302,089	166,663	25,000	105,987	306,082
	1886	557,000	915,321	192,081	166,033	260,409	39,795	305,134	194,072	25,000	100,403	299,683
	1885	557,000	931,861	215,081	159,610	270,585	41,705	312,290	172,855	25,000	90,808	298,113
	1884	557,000	911,703	246,566	168,027	347,270	47,419	304,668	397,084	25,000	94,450	328,994
	1883	557,000	974,911	300,384	108,327	470,995	40,008	514,065	347,556	25,000	105,910	328,994
	1882	557,000	980,720	219,071	204,449	379,618	39,008	419,524	231,071	25,000	111,753	347,018
	1881	557,000	909,433	175,382	170,851	348,322	45,187	370,469	231,598	25,000	94,486	347,018
	1880	557,000	970,258	187,758	225,300	388,175	49,245	337,420	169,390	25,000	75,795	327,766
	1879	557,000	928,659	191,967	179,422	359,577	41,635	341,212	130,966	25,000	49,178	296,569
DWELLING HOUSE, Boston. C. K. Nichols, Pres., H. F. Perkins, Sec.	1887	300,000	566,544	246,431	20,113	183,224	19,916	203,140	82,088	18,720	84,779	185,587
	1886	300,000	593,033	224,904	18,069	149,424	19,558	198,982	72,674	8,260	84,735	185,587
	1885	300,000	472,730	165,654	7,082	150,685	17,834	168,519	59,109	20,893	75,802	155,803
	1884	300,000	422,881	112,851	10,090	110,086	19,084	129,170	19,180	16,847	59,922	95,949
	1883	300,000	391,243	77,134	14,109	49,420	17,055	66,484	15,084	12,304	28,098	53,486
	1882	300,000	374,048	67,545	6,593	30,101	18,865	57,066	7,106	23,866	31,446	62,408
	1881	300,000	374,492	64,354	10,138	31,840	19,979	51,119	7,543	24,000	26,231	57,768
	1880	300,000	379,140	61,991	17,149	28,866	19,680	46,540	7,793	25,160	29,668	56,551
	1879	300,000	373,468	60,418	19,990	28,628	18,979	39,667	5,715	22,300	20,414	48,449
ELIOT, Boston. G. C. George, Pres., A. P. Curtis, Sec.	1887	200,000	390,795	120,254	70,541	151,347	16,964	168,311	100,237	20,200	61,388	181,825
	1886	200,000	444,995	121,887	93,168	154,365	16,471	170,836	90,394	19,885	59,069	169,342
	1885	200,000	405,686	110,765	94,993	154,593	16,114	170,617	62,678	19,840	59,438	134,956
	1884	200,000	365,294	92,105	73,189	119,064	18,062	137,126	90,604	20,455	43,434	154,493
	1883	200,000	377,664	86,029	88,615	130,667	18,500	149,167	90,260	19,645	62,113	176,018
	1882	200,000	412,460	98,321	114,139	130,586	19,232	149,818	90,728	20,000	57,564	168,202
	1881	200,000	425,016	101,490	124,426	127,161	19,387	146,548	73,735	19,745	53,170	166,656
	1880	200,000	423,301	77,931	145,370	128,849	19,498	128,547	62,020	20,000	42,487	126,597
	1879	200,000	395,222	71,620	123,022	78,707	18,777	97,484	62,020	20,000	35,298	88,181
EQUITABLE MARINE, Provincetown. Joshua Paine, Pres., Lewis Nickerson, Sec.	1877	50,000	119,066	38,583	31,385	34,320	3,880	38,200	28,936	.....	4,710	33,646
	1886	50,000	123,648	32,937	40,711	33,502	3,943	37,445	17,459	4,850	5,273	27,522
	1885	50,000	119,586	36,322	31,224	34,670	3,493	32,100	12,203	5,000	4,960	21,669
	1884	50,000	98,787	20,589	30,096	30,096	3,203	33,299	20,161	5,000	3,682	28,843
	1883	50,000	97,090	27,694	20,256	30,228	3,122	33,350	15,855	5,000	3,428	24,223
	1882	50,000	96,422	24,620	65,038	28,296	2,992	30,888	6,609	3,000	3,369	12,978
	1881	50,000	70,574	24,620	53,954	9,336	1,203	10,539	767	.....	2,432	3,219
	1880	50,000	70,574	24,620	53,954	9,336	1,203	10,539	767	.....	2,432	3,219
	1879	17,000	22,709	8,810	3,101	9,127	1,001	10,128	9,126	.....	3,798	12,984
FIREMENS, Boston. T. W. Tucker, Pres., Henry C. Short, Sec.	1887	300,000	876,763	122,654	454,109	107,244	40,722	147,026	68,541	29,800	42,322	140,734
	1886	300,000	882,450	121,590	460,860	109,317	36,528	145,845	67,613	29,805	41,551	119,032
	1885	300,000	859,096	124,038	324,118	127,226	35,699	126,935	28,372	29,955	43,001	112,232
	1884	300,000	801,266	116,596	324,670	125,066	42,945	128,011	28,056	30,130	44,736	147,922
	1883	300,000	797,698	128,750	308,948	123,281	40,149	173,430	79,040	30,665	45,397	147,922

† Includes premium notes. c Retired in 1880, but resumed business in 1881.

‡ Includes payments to scripsholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	INCORPORATED	CAPITAL.	TOTAL ASSETS EXCLUSIVE OF PREMIUM NOTES.	TOTAL LIABILITIES EXCEPT CAPITAL.	NET SURPLUS.	CASH PREMIUMS RECEIVED.	INTEREST AND OTHER RECEIPTS.	TOTAL CASH INCOME.	PAID FOR LOSSES.	PAID FOR DIVIDENDS.	EXPENSES OTHER THAN LOSSES AND DIVIDENDS.	TOTAL DISBURSEMENTS.
MASSACHUSETTS—Continued.												
FIREMENS, Boston—Cont.												
.....	1886	\$300,000	\$776,064	\$124,120	\$351,944	\$136,808	\$36,914	\$173,722	\$88,409	\$29,540	\$56,114	\$174,063
.....	1881	300,000	782,104	126,161	355,943	130,692	35,236	165,998	67,800	29,895	53,896	151,591
.....	1880	300,000	765,006	127,115	347,891	114,139	38,456	159,505	75,669	29,945	47,143	154,757
.....	1879	300,000	573,483	123,910	149,573	94,993	40,945	133,848	38,283	29,915	40,160	108,376
FIRST NATIONAL, Worcester	1887	200,000	204,149	63,319	30,830	86,124	15,156	100,280	53,598	16,000	27,655	97,183
.....	1886	200,000	291,446	63,078	27,470	88,315	13,175	101,800	43,262	16,000	27,395	86,627
.....	1885	200,000	277,355	60,671	16,484	77,000	13,142	90,748	47,069	.....	25,332	78,401
.....	1884	200,000	254,605	60,193	.....	79,009	17,090	90,099	73,396	.....	20,888	100,284
.....	1883	200,000	258,253	79,697	— 14,384	82,681	15,153	97,834	6,000	.....	31,462	117,668
.....	1882	200,000	274,091	64,462	9,689	88,396	17,434	105,830	70,515	6,000	37,028	113,543
.....	1881	200,000	284,084	64,835	19,249	87,845	21,573	109,418	58,340	6,000	36,613	100,953
.....	1880	200,000	273,115	58,962	14,153	96,100	15,446	111,516	88,747	6,000	37,641	132,388
.....	1879	200,000	285,366	74,509	10,857	102,690	14,391	117,081	96,224	6,000	37,804	140,028
MERCANTILE FIRE AND MARINE, Boston	1887	400,000	664,786	143,236	121,550	174,128	31,255	205,383	101,809	32,101	61,340	195,430
.....	1886	400,000	647,887	130,710	117,177	165,080	31,715	166,795	140,347	31,370	61,001	235,718
Geo. R. Rogers, Pres., Jas. Simpson, Sec.	1885	400,000	700,089	130,252	169,877	175,134	30,339	205,473	106,435	36,000	64,664	207,099
.....	1884	400,000	693,507	120,827	172,680	173,417	32,933	208,450	103,780	40,000	61,900	205,686
.....	1883	400,000	706,944	128,478	178,466	186,351	32,104	218,545	116,989	40,000	69,483	200,472
.....	1882	400,000	717,260	133,034	184,226	205,209	33,692	238,901	158,166	40,000	67,914	266,074
.....	1881	400,000	705,989	185,519	280,470	195,009	35,037	230,046	123,140	40,000	61,593	224,733
.....	1880	400,000	713,031	141,276	211,755	185,206	35,406	220,612	121,907	40,600	53,554	215,681
.....	1879	400,000	727,857	131,594	196,263	127,100	32,134	159,234	89,837	41,135	38,155	169,117
NEPTUNE FIRE AND MARINE, Boston	1887	300,000	477,801	111,796	66,005	166,359	20,453	187,812	118,520	18,000	60,201	166,721
.....	1886	300,000	460,582	119,941	71,241	176,381	20,753	199,134	111,850	24,000	66,677	166,527
G. F. Osborne, Pres., E. B. Hinkley, Sec.	1885	300,000	500,999	107,333	93,576	167,110	20,115	187,220	84,351	18,000	57,491	159,842
.....	1884	300,000	459,084	104,388	48,396	176,817	25,655	204,472	170,070	15,000	53,129	238,192
.....	1883	300,000	505,827	130,296	79,372	179,272	20,376	199,648	108,933	30,000	52,133	188,966
.....	1882	300,000	507,367	100,991	106,466	140,576	26,933	172,809	123,057	30,000	46,169	190,226
.....	1881	300,000	548,610	109,680	138,930	139,582	24,823	164,495	90,481	30,000	44,518	164,999
.....	1880	300,000	554,144	94,979	159,165	140,914	25,283	166,197	106,083	30,000	45,144	182,227
.....	1879	300,000	537,035	109,954	127,081	124,322	24,666	148,988	92,531	30,000	36,136	158,667
NORTH AMERICAN, Boston	1887	200,000	355,460	94,843	60,616	110,863	14,274	125,137	53,459	12,000	50,616	116,075
.....	1886	200,000	338,417	78,222	60,125	92,054	14,620	106,674	41,270	14,000	41,270	106,530
Silas Pierce, Pres., Chas. E. Macmillan, Sec.	1885	200,000	340,300	79,174	61,126	89,909	14,104	103,613	49,594	12,000	42,211	103,805
.....	1884	200,000	331,611	84,027	47,584	97,737	17,227	114,964	50,697	20,205	46,504	117,406

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
MICHIGAN—Continued.												
DETROIT FIRE AND MARINE, Detroit—Cont.	1881	\$300,000	\$617,458	\$101,234	\$216,224	\$164,681	\$90,935	\$257,616	\$90,065	\$77,500	\$53,894	\$222,399
	1886	250,000	579,886	71,160	258,720	110,274	41,649	152,123	50,874	25,000	42,078	117,952
	1879	250,000	545,345	63,086	232,259	109,234	40,459	149,693	42,760	25,000	39,130	106,890
GRAND RAPIDS, Grand Rapids	1887	200,000	275,595	54,900	20,695	89,680	12,501	102,181	38,034	.....	28,524	66,558
Julius Houseman, Pres., S. F. Aspinwall, Sec.	1886	200,000	239,501	34,124	5,378	59,748	7,011	57,759	27,408	.....	18,252	45,660
	1885	100,000	126,257	29,086	— 2,829	45,128	5,926	51,054	25,745	.....	15,493	41,168
	1884	100,000	115,670	21,435	— 5,765	35,121	5,792	40,933	22,882	.....	12,260	35,122
	1883	100,000	109,794	11,253	— 1,459	21,331	7,863	29,224	8,013	.....	12,442	20,455
	1882	100,000	100,359	1,401	— 1,042	2,043	702	2,750	(2)	(2)	1,220	(2)
MICHIGAN FIRE AND MARINE, Detroit.....1881.	1887	200,000	362,547	119,339	43,209	123,690	19,708	273,398	126,470	14,000	69,875	210,345
D. Whitney, Jr., Pres., Eugene Harbeck, Sec.	1886	200,000	366,602	102,520	64,073	161,770	19,412	181,182	86,278	8,000	155,246	155,246
	1885	200,000	346,228	92,432	53,706	137,868	17,905	155,713	74,680	.....	40,128	123,828
	1884	200,000	315,351	74,316	41,935	118,939	17,634	136,573	76,493	.....	41,937	120,480
	1883	200,000	287,668	35,466	35,122	79,224	14,011	93,235	29,215	.....	34,166	63,381
	1882	200,000	248,444	33,402	15,022	73,126	15,597	88,693	21,195	.....	33,844	55,040
	1881	200,000	213,244	11,867	1,377	22,625	2,206,194	228,819	7,144	.....	10,566	17,710
MINNESOTA.												
MINNESOTA FIRE ASS'N, Minneapolis*.....1865.	1887	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Edwin R. Barber, Pres., C. B. Shore, Sec.	1886	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1885	100,000	49,555	.....	49,555	16,539	15	16,554	8,873	.....	10,000	18,873
	1884	100,000	46,135	(e)	46,135	17,066	2,015	19,081	12,431	.....	10,499	22,930
	1883	100,000	32,027	e 17,958	14,109	26,437	1,340	27,777	11,818	.....	11,165	22,083
	1882	100,000	57,175	e 30,000	27,175	30,000	916	30,916	11,240	.....	14,669	25,899
	1881	100,000	53,166	e 8,254	44,912	26,019	2,780	28,800	12,763	.....	14,818	27,581
	1880	100,000	151,189	e 15,310	135,879	34,739	3,371	38,110	14,434	.....	14,801	29,235
	1879	100,000	139,008	e 9,461	129,539	31,124	2,867	34,009	12,275	.....	12,868	27,084
ST. PAUL FIRE AND MARINE, St. Paul.....1865.	1887	500,000	1,541,061	681,119	359,943	973,996	96,477	1,070,473	662,865	50,000	324,251	1,019,116
C. H. Bignow, Pres., Chas. B. Gilbert, Sec.	1886	500,000	1,448,026	599,351	348,675	898,727	94,537	993,264	488,798	50,000	262,444	801,242
	1885	500,000	1,261,890	469,918	291,912	676,266	79,398	755,664	417,677	50,000	292,899	670,576
	1884	500,000	1,164,007	397,396	266,611	515,922	67,545	583,467	356,703	50,000	159,276	556,979
	1883	500,000	1,101,027	356,566	244,465	507,122	79,419	579,561	320,885	50,000	138,026	517,011
	1882	500,000	1,048,673	331,635	216,738	504,918	161,620	666,538	300,583	40,000	126,066	466,649
	1881	400,000	873,727	368,009	165,718	495,971	55,778	551,749	348,008	40,000	141,331	559,339
	1880	400,000	854,326	295,823	158,463	504,007	53,059	557,166	370,824	40,000	123,721	534,543
	1879	400,000	857,681	291,306	166,375	498,926	60,999	559,926	373,295	40,000	123,981	557,276

* Reorganized August 1, 1887. Formerly the Minnesota Farmers Mutual. † Capital increased Feb. 15, 1888, to \$900,000. ‡ Guarantees capital. § Organized in July, 1884. ¶ Includes premium notes. * No provision for reserve. — Impairment.

1886. .....1886.	1887 1886	250,000 250,000	290,698 263,530	27,017 8,137	13,681 5,993	51,261 14,661	23,612 5,789	74,873 20,450	23,066 3,798	..... .....	24,977 8,238	48,043 12,096
MISSISSIPPI.												
COLUMBUS INS. & BANKING CO., Columbus t..1882.	1887	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. M. Billups, Pres., W. H. Lee, Sec.	1886	.....	212,021	12,021	.....	26,768	800	27,568	4,966	f3,750	.....	11,216
EQUITABLE, Meridian.....1886.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. J. Barber, Pres., J. C. Lloyd, Sec.	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MISSISSIPPI HOME, Vicksburg.....1885.	1887	100,000	33,348	23,348	.....	44,114	5,889	50,003	28,662	.....	16,518	45,186
J. B. Mattingly, Pres., W. D. Wellborn, Sec.	1886	100,000	122,025	28,025	.....	54,315	1,000	55,315	20,374	.....	17,232	37,606
	1885	100,000	113,726	.....	.....	33,597	600	34,107	3,469	.....	6,312	9,781
MISSOURI.												
AMERICAN CENTRAL, St. Louis.....1883	1887	600,000	1,229,498	455,148	174,350	553,666	55,243	608,879	355,909	57,000	204,398	617,391
Geo. T. Cram, Pres., C. Christensen, Sec.	1886	600,000	1,258,001	435,459	222,542	517,050	62,918	579,987	267,624	57,000	191,453	516,077
	1885	600,000	1,172,793	387,175	185,618	486,984	61,776	550,060	292,292	36,000	176,697	504,919
	1884	600,000	1,178,273	407,668	170,605	512,397	57,292	570,393	390,214	66,056	177,397	563,597
	1883	600,000	1,189,921	397,439	222,082	453,957	62,443	516,400	297,699	72,343	160,081	500,193
	1882	600,000	1,188,864	354,599	234,335	497,507	63,346	540,466	295,955	85,000	165,178	500,190
	1881	600,000	1,160,545	397,033	233,512	411,801	335,665	747,466	245,949	85,000	152,882	467,731
	1880	300,000	816,106	265,810	250,296	406,716	37,824	444,540	243,385	43,792	152,664	439,841
	1879	300,000	781,383	250,794	230,589	345,340	38,928	384,268	245,212	41,700	131,100	418,012
CITIZENS, St. Louis.....1837.												
J. B. M. Kehlor, Pres., J. P. Harrison, Sec.	1887	200,000	439,394	49,335	189,988	75,035	22,670	97,705	50,892	12,000	31,409	94,391
	1886	200,000	441,557	53,697	187,030	83,951	21,444	105,395	53,215	12,000	33,954	99,166
	1885	200,000	437,394	58,101	179,203	86,080	19,376	105,456	44,807	12,000	33,899	99,699
	1884	200,000	425,237	47,101	178,136	68,359	17,693	85,922	31,421	12,000	28,997	72,348
	1883	200,000	414,720	41,615	173,105	64,943	22,449	87,432	34,205	12,000	26,498	72,793
	1882	200,000	400,539	43,505	157,033	65,674	24,344	90,018	33,006	12,000	27,586	72,594
	1881	200,000	390,017	41,192	148,825	64,084	23,825	87,909	53,767	6,000	27,944	87,731
	1880	200,000	395,614	52,060	143,554	80,215	23,085	103,300	75,709	20,000	36,855	131,944
	1879	200,000	425,464	58,795	166,708	94,352	22,655	117,007	60,395	16,000	38,328	114,633
MARINE, St. Louis.....1837.												
James A. Bartlett, Pres., S. G. Kennedy, Sec.	1887	200,000	243,633	27,661	15,972	47,587	12,008	60,495	39,479	13,985	22,648	76,112
	1886	200,000	267,174	41,424	25,750	57,928	14,155	72,093	39,120	8,000	26,092	64,132
	1885	200,000	261,210	34,316	28,894	56,746	13,650	70,366	24,758	7,864	33,097	65,779
	1884	200,000	261,596	24,706	36,890	56,246	13,701	40,990	21,760	16,000	22,302	60,002
	1883	200,000	266,311	26,202	40,109	38,544	13,951	52,485	17,618	20,000	17,184	54,802
	1882	200,000	268,239	21,916	46,923	33,630	10,709	44,345	6,912	14,195	15,777	59,890
	1881	133,100	194,060	14,614	46,946	22,644	28,501	51,205	12,558	14,066	13,176	46,694
	1880	133,100	212,630	15,830	63,700	24,930	3,317	38,247	10,498	14,895	13,502	38,895
	1879	133,100	210,049	16,021	60,928	22,593	12,709	35,302	10,510	15,000	11,685	37,195
NEBRASKA.												
FARMERS AND MERCHANTS, Lincoln.....1885.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
D. E. Thompson, Pres., S. J. Alexander, Sec.	1886	100,000	216,453	45,696	14,757	121,181	5,762	126,943	11,115	.....	55,375	66,490

+ Company does a small local business. § Ten per cent paid in. ¶ Statement to May 1, 1887. * Includes notes for premiums. / Divided when stock was increased to \$200,000.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year beg. & end.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEBRASKA—Continued.												
HOMER, Omaha.....	1887	100,000	\$ 181,387	57,265	24,122	85,193	4,511	86,704	13,332	.....	46,406	59,738
S. H. H. Clark, Pres., Chas. J. Barber, Sec.	1886	100,000	\$ 131,016	31,858	19,158	70,038	1,328	71,366	6,912	.....	38,558	45,570
.....	1885	100,000	\$ 123,334	17,038	6,296	43,380	1,166	44,746	3,521	.....	21,029	25,450
.....	1884	50,000	\$ 102,369	2,157	50,212	3,145	11	3,150	.....	.....	926	926
NEBRASKA AND IOWA, Omaha.....	1887	100,000	\$ 397,205	234,144	53,051	99,515	4,450	97,965	32,793	.....	53,331	86,024
S. R. Johnson, Pres., M. Goodwin, Sec.	1886	100,000	\$ 397,664	228,778	68,886	153,341	24,105	177,446	14,410	.....	100,126	114,536
.....	1885	100,000	\$ 370,878	169,714	101,104	484,393	36,865	521,258	.....	.....	66,461	82,285
.....	1884	100,000	\$ 310,118	135,172	74,946	171,622	10,468	182,097	15,924	.....	49,664	55,000
.....	1883	100,000	\$ 240,249	110,151	30,098	132,188	63,061	195,249	5,336	.....	.....	.....
NEW HAMPSHIRE.												
AMOSKAG, Manchester.....	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alpheus Gay, Pres., Jas. E. Dodge, Sec.	1886	50,000	64,922	10,269	4,653	17,461	1,208	18,669	944	.....	4,344	5,288
CAPITAL, Concord.....	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. B. Thompson, Pres., L. Jackman, Sec.	1886	25,000	49,155	15,489	8,666	31,455	793	32,178	.....	.....	6,868	10,610
CAPITOL FIRE ASSOCIATION, Nashua.....	1887	50,000	77,864	22,856	5,008	36,191	3,822	40,083	20,161	2,000	7,524	20,685
Frank A. McKean, Pres., M. R. Buxton, Sec.	1886	50,000	69,976	62,275	5,701	21,004	2,018	23,022	4,166	.....	8,060	12,226
FIRE UNDERWRITERS ASS'N, Concord.....	1887	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
L. Jackman, Pres., Thos. W. Long, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GRANITE STATE, Portsmouth.....	1887	200,000	401,586	188,937	12,649	238,497	13,435	251,842	161,794	.....	76,284	228,078
.....	1886	200,000	342,525	126,759	15,766	178,194	9,070	187,264	25,648	.....	49,571	75,219
Frank Jones, Pres., Alfred F. Howard, Sec.	1885	200,000	227,182	19,059	8,123	12,346	704	13,050	169	.....	4,568	4,737
GUARANTY, Great Falls.....	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Albert A. Perkins, Pres., A. D. Tolles, Sec.	1886	20,000	34,678	9,715	4,964	18,352	548	18,900	1,748	.....	4,492	6,240
MARCHESTER CITY, Manchester.....	1887	50,000	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
Wm. J. Hoyt, Pres., L. B. Clough, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MARCOMA, Lebanon.....	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. M. Shaw, Pres., A. W. Baker, Sec.	1886	25,000	30,177	3,163	2,014	5,112	.....	5,112	.....	.....	65	65
NEW HAMPSHIRE, Manchester.....	1887	500,000	1,269,088	594,344	264,744	645,597	60,172	705,769	350,186	40,000	217,102	607,288
J. A. Weston, Pres., John C. French, Sec.	1886	500,000	1,101,863	454,104	237,759	615,500	52,728	668,228	325,589	40,000	202,122	567,711
.....	1885	500,000	1,101,451	381,468	219,923	551,154	48,557	599,711	395,261	40,000	187,756	533,017
.....	1884	500,000	1,014,530	300,519	214,061	404,776	49,481	514,257	278,617	40,000	157,453	476,070

* Organized in 1887. † Commenced business December 9, 1886. ‡ Includes notes for premiums. § Guarantees capital.

1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	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* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § \$100,000 of surplus capitalised during the year 1885.

* Organised November, 1887.

* Organised November, 1887. † Includes payments to scripholders.

* Organised November, 1887. † Includes payments to scripholders. ‡ Statement to March 31, 1886.

* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § \$100,000 of surplus capitalized.

* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § \$100,000 of surplus capitalised during the year 1885.

* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § \$100,000 of surplus capitalised during the year 1885.

* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § 300,000 of surplus capitalized during the year 1885.

* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § \$100,000 of surplus capitalised during the year 1885.

* Organised November, 1887. † Includes payments to scrip-holders. ‡ Statement to March 31, 1886. § \$100,000 of surplus capitalised during the year 1885.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Terminated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW JERSEY—Continued.												
JERSEY CITY, Jersey City—Cont.												
1883	1883	\$200,000	\$304,893	\$54,110	\$50,783	\$48,214	\$16,219	\$64,433	\$13,968	\$12,000	\$19,916	\$45,884
1884	1884	200,000	295,163	50,282	38,881	47,130	17,548	64,078	15,397	12,000	20,879	48,976
1885	1885	200,000	278,963	50,210	28,753	46,244	13,063	59,397	12,617	12,000	19,107	43,784
1886	1886	200,000	259,218	44,789	14,429	41,413	13,263	54,656	9,750	12,000	18,664	40,414
1879	1879	150,000	194,844	42,206	2,548	35,987	11,739	47,726	13,898	7,600	23,394	44,816
1887	1887	400,000	1,312,031	444,782	467,249	555,813	64,106	617,919	320,171	41,141	201,722	563,904
1886	1886	400,000	1,258,862	433,959	423,259	544,425	59,440	600,865	323,118	39,188	203,281	565,537
1885	1885	400,000	1,225,985	428,285	357,700	577,037	56,285	633,322	377,490	40,435	214,182	622,107
1884	1884	400,000	1,207,589	466,887	340,702	582,919	56,312	638,531	390,060	44,126	218,914	653,179
1883	1883	400,000	1,221,964	444,112	377,852	561,078	57,596	618,674	320,038	48,334	210,266	579,578
1882	1882	400,000	1,164,172	339,544	424,098	404,953	53,574	517,537	201,204	48,884	173,437	493,345
1881	1881	400,000	1,128,994	278,943	450,051	375,862	59,164	435,026	202,864	60,399	145,922	409,185
1880	1880	400,000	1,097,450	257,514	439,936	337,768	31,213	388,981	188,864	63,226	132,514	384,564
1879	1879	400,000	1,067,877	268,242	419,635	321,347	51,372	372,719	168,996	66,685	130,610	366,231
1887	1887	100,000	207,331	96,959	10,442	50,511	11,989	62,500	79,002	7,000	13,398	99,330
1886	1886	100,000	242,165	118,092	24,073	89,815	13,344	103,159	67,152	7,000	23,718	97,870
1885	1885	100,000	242,335	100,232	50,412	51,181	10,502	61,683	12,396	7,000	12,465	31,861
1884	1884	100,000	195,033	61,488	33,545	8,460	9,779	18,239	1,904	7,000	12,044	13,044
1883	1883	100,000	197,834	60,940	30,804	7,117	10,589	17,706	231	6,800	4,082	10,819
1882	1882	100,000	182,380	62,052	30,323	8,159	10,009	18,258	6,342	6,000	4,570	16,012
1881	1881	100,000	188,938	59,956	28,922	6,999	9,789	17,488	94	6,000	3,553	9,647
1880	1880	100,000	183,588	160,885	22,703	8,139	9,792	17,931	97	6,000	4,013	10,130
1879	1879	100,000	172,300	59,406	12,894	7,531	8,957	16,488	1	6,000	3,774	9,775
1887	1887	100,000	155,864	10,549	45,315	13,653	8,990	22,643	8,665	6,000	7,799	22,418
1886	1886	100,000	155,467	44,935	44,935	14,229	8,349	22,578	7,621	7,976	7,333	22,598
1885	1885	100,000	156,298	9,853	47,045	13,808	8,044	21,846	9,296	7,000	7,593	23,799
1884	1884	100,000	157,672	9,802	47,870	14,743	8,010	22,753	6,622	8,000	7,197	23,819
1883	1883	100,000	158,046	10,598	47,518	15,565	9,286	24,851	7,898	8,018	8,260	24,176
1882	1882	100,000	156,546	11,318	45,228	16,143	8,162	24,395	11,417	8,012	9,081	20,380
1881	1881	100,000	160,835	12,968	47,927	15,522	8,113	23,625	3,138	7,970	7,841	18,949
1880	1880	100,000	154,222	108,765	45,597	14,386	8,399	22,886	7,167	10,100	12,205	35,472
1879	1879	100,000	157,706	7,167	50,540	10,272	8,352	18,624	721	9,910	6,493	17,124
1887	1887	250,000	700,480	139,495	310,985	167,313	30,595	197,818	106,771	25,493	75,485	207,749
1886	1886	250,000	701,927	132,003	319,932	168,792	29,121	197,917	91,589	25,644	68,002	185,257
1885	1885	250,000	681,053	120,003	305,050	157,416	31,853	187,269	107,126	24,931	57,101	186,158
NEWARK, Newark.												
1887	1887	250,000	700,480	139,495	310,985	167,313	30,595	197,818	106,771	25,493	75,485	207,749
1886	1886	250,000	701,927	132,003	319,932	168,792	29,121	197,917	91,589	25,644	68,002	185,257
1885	1885	250,000	681,053	120,003	305,050	157,416	31,853	187,269	107,126	24,931	57,101	186,158

† Includes payments to scripsholders.

‡ Includes \$200,000 lost by Mechanics National Bank failure.

1884	250,000	681,541	133,606	297,935	160,871	28,108	188,979	94,239	26,795	60,095	179,059
1885	250,000	669,616	138,906	280,710	166,702	28,887	185,679	104,075	24,807	69,079	198,358
1886	250,000	671,040	133,841	267,199	178,559	34,460	193,019	164,049	24,913	76,130	205,008
1887	250,000	726,444	149,043	287,999	251,476	39,995	291,073	185,000	24,693	104,161	213,863
1888	250,000	706,195	180,518	335,677	238,466	40,555	279,001	171,667	24,679	88,913	235,259
1889	250,000	700,458	157,898	352,566	196,281	40,078	296,359	170,948	34,611	79,697	225,176
1887	50,000	141,870	5,945	85,985	4,858	13,112	17,970	593	11,141	3,549	18,974
1888	50,000	139,919	5,769	77,210	5,354	10,109	15,468	4,812	10,104	3,732	18,653
1889	50,000	141,007	6,385	84,622	6,205	10,694	15,899	7,971	6,094	3,788	17,693
1884	50,000	145,670	6,114	89,556	5,991	8,320	14,311	257	7,286	3,995	18,941
1885	50,000	146,179	6,184	89,995	6,104	10,622	16,816	4,994	7,773	3,834	15,601
1886	50,000	144,914	6,551	88,363	6,567	11,243	17,810	5,445	6,822	8,091	14,913
1887	50,000	141,793	6,816	84,907	6,364	9,672	16,096	5,908	8,864	6,680	12,549
1888	50,000	144,417	4,517	89,900	6,892	8,602	12,984	2,259	8,126	3,112	13,407
1889	50,000	142,198	5,558	86,640	8,157	7,024	16,381	2,939	11,697	3,644	22,153
1887	100,000	161,980	34,374	27,606	42,880	18,329	61,179	49,669	6,000	14,494	70,169
1888	100,000	185,343	40,734	38,609	58,534	8,328	66,862	39,153	6,000	16,936	62,139
1889	100,000	169,232	33,455	35,777	44,993	12,122	56,495	39,091	6,000	17,352	55,443
1884	100,000	173,958	40,992	26,906	57,116	10,535	67,651	39,017	6,000	21,448	59,495
1885	100,000	165,411	33,319	32,092	33,169	9,227	42,392	14,513	.....	14,928	16,448
1886	100,000	144,168	18,447	25,721	10,606	7,675	18,281	9,762	.....	6,883	16,547
1887	100,000	141,121	19,193	21,928	10,606	9,198	12,606	31,909	.....	7,902	39,811
1888	100,000	187,002	60,332	26,670	81,154	12,864	94,018	135,826	.....	36,322	172,208
1879	200,000	295,582	88,016	7,066	140,317	15,622	155,945	114,646	10,000	49,087	133,733
1887	500,000	1,932,575	1,179,422	253,153	789,782	86,593	876,285	436,985	49,870	331,960	818,815
1888	500,000	1,886,912	1,156,230	230,682	732,833	82,677	815,510	394,889	50,025	394,618	797,532
1889	500,000	1,831,798	1,175,578	156,220	737,824	86,550	824,374	418,261	50,000	348,693	816,864
1884	500,000	1,782,720	1,148,169	134,551	762,215	84,057	846,272	397,051	49,973	331,742	738,778
1885	500,000	1,713,102	1,064,868	128,234	770,761	76,690	846,791	295,414	50,000	315,637	641,051
1886	500,000	1,591,629	971,475	250,154	682,034	68,467	720,501	395,997	30,102	30,102	571,361
1887	300,000	1,427,304	912,611	214,693	657,790	59,941	717,731	301,694	30,079	293,547	615,390
1888	300,000	1,310,840	899,748	201,022	569,986	49,122	619,168	297,013	30,000	251,841	536,371
1879	200,000	1,187,288	752,134	235,154	537,802	56,497	594,299	297,013	20,132	243,650	560,795
1887	200,000	415,694	59,583	156,111	80,692	20,140	100,832	36,982	20,000	20,013	80,995
1888	200,000	396,790	59,581	144,139	79,261	18,764	98,025	39,465	20,000	25,178	84,643
1889	200,000	389,490	53,611	135,809	75,267	18,283	94,855	54,590	20,000	23,671	98,200
1884	200,000	385,899	54,699	131,140	85,097	17,647	103,574	46,318	20,000	24,769	91,027
1885	200,000	373,582	49,891	123,691	72,799	13,758	86,487	31,169	20,000	33,072	74,228
1886	200,000	366,979	42,837	123,442	72,797	11,797	68,594	21,581	20,000	17,922	59,567
1887	200,000	352,650	40,114	112,536	61,443	122,151	122,151	35,483	112,500	19,777	107,700
1888	200,000	422,108	40,165	101,943	61,183	17,648	78,831	39,455	27,500	18,766	85,721
1879	200,000	419,793	40,265	179,528	56,816	23,201	80,017	43,441	30,000	17,993	90,944

† Includes payments to scrip-holders. ‡ Capital increased \$200,000 from surplus.

NEW YORK.

AGRICULTURAL, Watertown.....1853.
J. R. Stebbins, Pres., H. M. Stevens, Sec.

ALBANY, Albany.....1811.
J. Howard King, Pres., J. E. McElroy, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U.S.A.	Capital.	Total Assets Excluding of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Pensions Receives.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
ALLIANCE, New York.....1887. Jas. Yeracane, Pres., Armstrong Malthe, Sec.	*1887	\$200,000	\$380,207	\$113,309	\$66,898	\$126,498	\$6,907	\$133,405	\$27,187	.....	\$49,935	\$76,968
AMERICAN, New York.....1857 David Adee, Pres., W. H. Crolius, Sec.	1887	400,000	1,287,712	276,018	610,794	361,431	48,468	409,899	185,760	50,356	175,993	418,109
	1886	400,000	1,294,438	193,165	701,273	276,486	50,107	320,593	115,785	50,965	136,993	593,713
	1885	400,000	1,261,640	175,211	686,499	245,537	51,190	296,747	94,108	51,706	111,335	557,149
	1884	400,000	1,191,007	160,866	630,141	235,981	48,173	284,154	94,747	54,818	103,993	590,933
	1883	400,000	1,170,233	159,756	610,477	244,757	45,216	269,973	81,566	56,808	98,778	537,176
	1882	400,000	1,110,065	150,928	559,137	217,535	47,265	264,800	96,673	55,714	77,280	509,667
	1881	400,000	1,042,899	122,780	520,119	176,830	50,804	227,634	100,111	57,981	86,879	544,971
	1880	400,000	1,044,604	109,641	534,963	168,818	50,359	213,177	56,709	50,978	79,675	186,356
	1879	400,000	972,417	96,129	476,268	160,888	54,651	196,536	78,566	40,148	77,663	500,311
BROADWAY, New York.....1849 E. B. Magnus, Pres., Isaac Colford, Sec.	1887	200,000	556,455	28,419	328,036	42,031	24,690	66,721	14,227	24,000	23,707	68,004
	1886	200,000	559,731	19,147	340,584	28,486	24,701	53,187	8,201	24,000	21,879	51,080
	1885	200,000	560,423	21,169	339,254	30,965	25,000	55,985	11,671	28,000	21,900	51,971
	1884	200,000	561,866	23,860	338,000	34,233	28,225	64,458	9,496	28,000	22,928	50,839
	1883	200,000	556,257	25,118	331,139	35,816	26,005	61,821	9,496	28,000	24,667	64,168
	1882	200,000	557,310	25,656	331,654	37,874	25,328	69,004	6,751	28,000	23,904	65,055
	1881	200,000	559,174	23,707	328,467	40,493	25,071	65,564	13,475	28,000	26,600	79,095
	1880	200,000	558,468	25,347	333,121	42,748	25,116	67,864	8,110	28,000	22,598	68,618
	1879	200,000	522,247	21,843	300,404	42,115	25,343	67,459	20,366	36,000	25,698	88,064
BUFFALO GERMAN, Buffalo.....1867 Philip Becker, Pres., O. J. Eggert, Sec.	1887	200,000	1,228,491	326,039	722,459	394,731	56,671	451,402	214,034	40,000	132,040	386,074
	1886	200,000	1,136,455	305,954	681,401	380,764	53,111	433,875	208,708	40,000	133,011	381,713
	1885	200,000	1,128,949	298,573	630,376	396,601	47,161	443,762	220,273	30,000	131,639	381,918
	1884	200,000	1,077,030	296,586	580,490	368,436	45,890	414,266	205,517	30,000	124,942	366,459
	1883	200,000	1,027,900	283,529	544,371	359,510	42,874	412,384	175,096	30,000	131,166	336,208
	1882	200,000	936,941	242,736	494,205	350,804	39,220	390,024	190,868	30,000	120,345	341,443
	1881	200,000	900,956	243,064	457,892	330,348	49,943	380,291	171,729	30,000	110,601	312,330
	1880	200,000	825,433	181,361	444,079	276,285	36,411	318,695	144,044	30,000	95,248	266,286
	1879	200,000	781,062	160,039	421,023	256,984	37,582	294,567	139,495	30,000	98,088	267,183
CITIZENS, New York.....1836 Ed. A. Walton, Pres., F. M. Parker, Sec.	1887	300,000	1,107,240	486,904	320,346	602,925	56,943	659,448	375,771	99,984	256,874	666,069
	1886	300,000	1,112,460	480,033	329,427	586,865	41,818	627,585	324,995	90,941	258,519	613,459
	1885	300,000	1,080,172	473,233	306,939	630,417	44,690	675,107	376,813	90,941	298,018	704,779
	1884	300,000	1,000,668	481,026	309,639	736,048	42,720	778,768	388,555	40,513	304,453	703,523
	1883	300,000	1,041,584	311,648	429,936	255,138	41,041	407,070	218,604	40,433	154,081	419,053
	1882	300,000	1,033,956	393,007	430,992	360,130	38,928	409,058	228,394	40,454	140,566	400,354

* Commenced business April 21, 1887. § The Citizens and Buffalo Insurance Companies do a combined agency business under the name of the New York Underwriters Agency, of which Philip Becker is general agent. § Includes payments to scripsholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
EMPIRE CITY, New York—Cont.												
1884	\$200,000	\$297,451	\$43,535	\$53,916	\$38,021	\$10,666	\$68,677	\$28,975	\$12,000	\$24,701	\$64,976	65,390
1885	200,000	297,783	41,985	55,798	59,861	10,068	69,983	36,039	6,000	23,991	29,459	29,459
1886	200,000	285,600	44,537	41,063	71,234	11,935	71,234	54,395	14,000	24,054	27,205	27,205
1887	200,000	305,142	50,246	54,866	62,217	13,119	75,336	62,081	14,000	27,205	27,205	27,205
1888	200,000	309,056	34,989	74,067	57,697	15,280	70,007	40,819	14,000	26,994	26,994	26,994
1889	200,000	334,558	40,700	73,858	54,366	15,705	70,007	47,800	19,995	26,994	26,994	26,994
1890	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
EMPIRE STATE, Rochester &.....1888.												
Henry Michaels, Pres., James Johnston, Sec.												
1887	200,010	517,140	230,114	87,016	372,369	15,756	388,125	183,473	14,001	101,227	101,227	101,227
1888	200,010	413,868	99,904	113,024	181,835	14,594	196,399	96,181	14,001	62,479	62,479	62,479
1889	200,010	396,854	203,357	87,487	184,102	16,441	200,633	219,625	14,001	65,500	65,500	65,500
1890	200,010	470,361	207,176	63,175	337,734	13,814	351,548	117,210	14,001	108,518	108,518	108,518
1891	200,010	358,522	85,312	73,200	156,916	13,437	170,353	80,027	14,001	61,598	61,598	61,598
1892	200,010	338,978	65,902	72,976	129,914	15,352	145,268	80,112	17,001	51,621	51,621	51,621
1893	200,010	337,428	59,187	78,231	110,821	19,022	129,853	70,993	20,001	53,874	53,874	53,874
1894	200,010	351,508	65,908	85,990	135,490	20,086	155,506	94,348	20,001	55,484	55,484	55,484
1895	200,010	370,376	77,512	82,854	116,081	13,635	139,716	70,449	20,001	57,006	57,006	57,006
1896	200,000	413,848	124,351	89,498	139,801	16,285	176,086	106,433	20,000	68,968	68,968	68,968
1897	200,000	434,099	122,546	111,553	188,347	16,330	184,677	89,752	20,000	72,375	72,375	72,375
1898	200,000	429,225	122,322	106,941	179,349	16,119	195,468	86,854	20,000	71,495	71,495	71,495
1899	200,000	378,635	113,882	64,953	158,769	15,893	174,662	92,162	20,000	69,186	69,186	69,186
1900	200,000	427,726	124,600	83,187	165,604	17,257	182,861	94,438	24,000	72,430	72,430	72,430
1901	200,000	417,218	107,017	110,201	138,435	16,955	175,390	89,610	24,000	71,501	71,501	71,501
1902	200,000	436,991	112,920	124,071	157,078	18,221	175,299	89,075	24,000	77,379	77,379	77,379
1903	200,000	439,426	100,269	133,177	156,042	18,873	174,915	88,300	30,000	73,893	73,893	73,893
1904	200,000	428,769	83,956	138,833	123,311	21,620	144,931	48,593	30,000	68,686	68,686	68,686
1905	200,000	336,082	93,559	43,483	177,046	8,536	185,582	100,813	.....	45,060	45,060	45,060
1906	200,000	391,868	62,195	29,633	104,216	3,007	107,223	107,223	.....	30,519	30,519	30,519
1907	204,000	293,108	47,676	41,422	44,588	11,343	53,931	36,123	14,280	23,935	23,935	23,935
1908	204,000	300,541	30,804	65,737	51,031	11,257	62,288	33,618	16,300	24,337	24,337	24,337
1909	204,000	300,779	39,665	57,114	59,944	13,602	73,546	31,049	14,280	24,337	24,337	24,337
1910	204,000	296,041	45,895	47,046	64,059	15,123	79,182	21,240	16,300	29,546	29,546	29,546
1911	204,000	297,812	42,974	50,868	64,177	10,246	74,423	23,908	10,300	27,391	27,391	27,391
1912	204,000	288,627	42,058	40,579	56,020	11,886	67,909	60,506	12,240	26,495	26,495	26,495
1913	204,000	318,228	59,108	55,100	59,776	15,227	75,073	37,933	17,340	26,433	26,433	26,433

* Began business June 30, 1886.

† Loss on called United States bonds (\$21,283) included.

* Organized March 22, 1888.

1880	204,000	328,035	52,787	65,248	58,574	16,121	74,595	35,923	14,280	26,080	76,885
1879	204,000	321,835	52,787	65,248	58,574	16,121	74,595	35,923	14,280	26,080	76,885
1878	1,000,000	5,285,249	2,174,111	2,112,138	2,350,938	208,881	2,598,864	1,311,643	17,340	890,837	2,341,880
1877	1,000,000	5,150,899	1,860,666	2,344,973	2,187,683	179,193	2,300,056	1,012,917	150,000	750,433	1,022,560
1876	1,000,000	4,821,443	1,661,551	2,093,951	1,928,065	165,607	2,102,705	1,024,477	140,000	680,433	1,022,560
1875	1,000,000	4,221,337	1,531,443	1,686,564	1,970,098	156,607	1,837,439	1,024,477	140,000	680,433	1,022,560
1874	1,000,000	4,065,968	1,380,958	1,685,010	1,685,511	133,393	1,622,515	855,447	130,000	597,004	1,776,912
1873	1,000,000	3,704,275	1,184,607	1,519,578	1,486,122	133,393	1,490,504	755,909	120,000	507,004	1,573,400
1872	1,000,000	3,453,748	1,038,508	1,415,240	1,363,948	118,509	1,278,419	622,859	100,000	443,860	1,321,913
1871	1,000,000	3,094,030	981,939	1,122,001	1,159,910	118,509	1,112,688	504,358	100,000	397,660	1,022,700
1870	1,000,000	2,619,308	743,702	875,666	993,481	119,207	1,112,688	513,946	100,000	388,754	1,022,700
1869	1,000,000	2,673,663	1,001,590	678,142	1,218,100	101,697	1,319,797	566,086	100,000	452,310	1,121,399
1868	1,000,000	2,502,774	862,690	638,040	1,053,080	100,174	1,163,254	558,955	100,000	427,264	1,086,219
1867	1,000,000	2,442,865	904,918	477,887	1,177,441	90,454	1,265,895	516,655	100,000	491,041	1,077,698
1866	1,000,000	2,700,779	1,132,734	597,342	1,516,944	101,699	1,618,043	869,851	100,000	905,195	1,289,512
1865	1,000,000	2,700,779	882,832	817,897	1,205,268	104,274	1,399,542	624,323	100,000	905,195	1,289,512
1864	1,000,000	2,566,658	824,045	749,613	1,146,075	105,138	1,242,233	572,097	100,000	456,654	1,128,751
1863	1,000,000	2,471,061	647,622	823,360	953,819	105,138	1,068,954	476,062	85,000	415,092	991,154
1862	1,000,000	2,265,293	593,266	822,087	758,492	97,915	856,312	291,790	85,000	352,728	799,478
1861	500,000	1,660,831	444,077	759,754	549,568	74,153	621,721	230,383	70,000	302,581	602,964
1860	200,000	1,576,965	560,465	816,593	591,616	69,146	570,762	318,728	20,000	173,839	512,597
1859	200,000	1,555,509	586,848	768,661	560,451	63,597	623,958	331,204	20,000	199,666	450,990
1858	200,000	1,492,284	530,768	741,576	564,333	60,139	624,472	297,268	20,000	199,118	526,406
1857	200,000	1,368,025	504,152	663,673	512,379	60,593	570,972	312,260	20,000	177,693	509,493
1856	200,000	1,323,611	461,059	662,552	496,853	53,393	550,156	258,654	20,000	173,997	452,651
1855	200,000	1,212,330	377,022	634,428	409,800	46,852	496,652	197,292	20,000	152,362	359,074
1854	200,000	1,115,414	321,257	594,157	325,371	43,066	328,440	185,616	20,000	103,664	309,286
1853	200,000	1,039,240	307,155	532,085	299,953	43,347	343,300	186,097	20,000	99,042	305,955
1852	200,000	966,598	313,360	453,217	301,291	44,943	346,235	166,117	20,000	96,630	282,747
1851	200,000	960,051	52,614	107,437	80,659	15,551	96,190	46,436	20,000	98,004	122,004
1850	200,000	376,088	52,614	122,074	86,659	15,469	102,128	24,595	20,000	41,961	85,886
1849	200,000	359,392	52,171	107,228	85,991	15,431	101,422	24,542	20,000	39,302	103,862
1848	200,000	322,150	66,793	105,343	85,610	17,815	102,405	53,142	20,000	37,866	110,968
1847	200,000	373,098	62,978	110,000	85,610	17,815	102,405	41,190	20,000	37,586	98,776
1846	200,000	362,765	52,712	110,073	83,248	17,097	100,345	75,599	20,000	37,013	132,612
1845	200,000	388,343	68,395	120,038	82,654	17,097	100,610	34,705	20,000	37,873	92,552
1844	200,000	380,809	51,749	120,060	78,095	17,975	96,900	54,685	20,000	37,379	112,064
1843	200,000	382,227	65,976	112,251	104,089	19,354	123,443	50,442	20,000	51,166	121,668
1842	200,000	1,538,489	710,135	442,355	790,186	59,322	826,488	573,246	20,000	268,676	861,922
1841	200,000	1,383,051	717,240	465,811	826,899	56,259	883,158	475,109	20,000	276,712	771,911
1840	200,000	1,253,260	701,211	359,049	871,280	48,395	919,675	486,154	20,000	284,776	793,490
1839	200,000	1,133,898	682,844	251,954	820,820	42,267	863,207	435,159	60,000	268,042	704,022
1838	200,000	1,020,006	545,193	264,813	697,628	39,265	677,263	329,954	60,000	220,945	610,918
1837	200,000	916,131	405,699	310,492	513,896	33,022	546,868	281,412	60,000	169,397	490,795

GERMAN-AMERICAN, New York.....1872.
E. Oelbermann, Pres., John W. Murray, Vice-
Pres., James A. Silvey, ad Vice-Pres. and Sec.

GERMANIA, New York.....1859.
R. Garrigue, Pres., Hugo Schumann, Sec.

GLENS FALLS, Glens Falls.....1849.
R. M. Little, Pres., J. L. Cunningham, Sec.

GLOBE, New York.....1863.
A. A. Reeves, Pres., J. S. Eadie, Sec.

GREENWICH, New York.....1894.
S. C. Harriot, Pres., Mason A. Stone, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year of Organization	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disbursements.
NEW YORK—Continued.												
GREENWICH, New York—Cont.												
1881.....	1881	\$200,000	\$805,084	\$666,797	\$338,295	\$353,112	\$36,851	\$389,963	\$177,500	\$60,000	\$130,280	\$367,780
1886.....	1886	200,000	718,933	214,476	334,457	296,032	30,289	366,321	134,651	60,000	125,664	390,255
1879.....	1879	200,000	680,960	137,156	343,750	238,390	23,254	261,574	97,554	60,000	101,485	259,039
GUARDIAN, New York.												
1865.....	1865	200,000	261,469	70,442	— 8,972	71,994	8,849	80,123	63,213	6,000	30,527	99,740
1886.....	1886	200,000	290,666	64,986	20,970	69,399	8,866	79,265	20,732	12,000	35,645	88,378
1885.....	1885	200,000	270,291	50,021	20,970	58,582	16,536	75,118	26,863	12,000	35,167	74,030
1884.....	1884	200,000	261,201	42,673	18,618	55,174	9,286	64,460	23,315	6,000	32,483	71,708
1883.....	1883	200,000	260,815	46,120	14,686	56,463	14,022	71,385	39,821	.....	32,373	72,196
1882.....	1882	200,000	255,935	49,980	5,946	69,748	11,193	76,941	41,573	11,000	36,938	88,211
1881.....	1881	200,000	259,621	39,316	20,005	74,077	10,495	84,542	46,626	12,000	36,755	99,381
1880.....	1880	200,000	273,685	50,921	22,704	79,560	10,944	90,544	74,843	13,000	42,691	130,534
1879.....	1879	200,000	273,231	50,393	22,908	75,747	12,236	87,983	36,881	14,000	40,783	91,664
HAMILTON, New York.												
1887.....	1887	150,000	315,471	75,119	90,351	61,057	10,304	101,361	67,824	14,996	35,098	117,798
1886.....	1886	150,000	334,901	63,417	119,484	84,732	11,243	95,979	44,047	15,314	33,349	92,710
1885.....	1885	150,000	327,666	68,686	108,920	94,732	11,669	106,341	53,121	15,247	35,523	103,891
1884.....	1884	150,000	327,832	69,479	108,353	99,348	12,167	111,515	67,995	15,127	37,236	119,028
1883.....	1883	150,000	335,463	74,292	111,171	98,935	14,262	113,197	54,237	15,101	36,593	105,931
1882.....	1882	150,000	339,668	85,172	104,436	97,880	14,258	112,138	61,676	15,040	39,217	115,933
1881.....	1881	150,000	353,727	70,422	124,285	94,635	13,591	128,226	68,985	15,034	39,918	123,937
1880.....	1880	150,000	353,476	70,224	133,252	82,532	13,578	96,110	37,770	18,890	35,253	91,913
1879.....	1879	150,000	360,751	53,945	22,195	55,028	22,195	77,225	27,286	18,805	31,768	77,793
HANOVER, New York.												
1852.....	1852	1,000,000	2,470,654	1,050,726	428,968	1,268,841	95,584	1,364,425	752,293	100,000	537,419	1,389,748
1886.....	1886	1,000,000	2,546,675	1,005,771	540,004	1,175,827	93,999	1,269,826	652,124	100,000	513,111	1,245,295
1885.....	1885	1,000,000	2,479,134	1,033,493	445,651	1,273,885	99,546	1,373,431	778,766	100,000	603,186	1,486,530
1884.....	1884	1,000,000	2,546,513	1,087,665	459,447	1,415,499	104,663	1,520,162	859,669	100,000	613,486	1,573,115
1883.....	1883	1,000,000	2,658,210	880,952	677,258	1,136,751	103,927	1,240,678	646,077	100,000	436,111	1,185,188
1882.....	1882	1,000,000	2,559,299	843,644	715,655	1,083,046	100,374	1,183,420	688,927	100,000	409,107	1,104,034
1881.....	1881	1,000,000	2,505,141	722,397	822,744	996,664	593,955	1,420,719	531,512	75,000	370,935	977,447
1880.....	1880	1,000,000	2,600,048	569,455	890,627	735,871	73,707	960,581	314,633	50,000	290,740	613,373
1879.....	1879	500,000	1,650,701	464,756	685,945	570,040	73,678	648,984	393,939	100,000	272,061	675,969
HOME, New York.												
1853.....	1853	3,000,000	8,061,183	3,685,692	1,375,691	3,746,969	311,152	4,058,121	2,066,597	299,600	1,391,062	3,757,259
1886.....	1886	3,000,000	7,802,712	3,388,917	1,413,705	3,541,668	380,468	3,924,076	2,005,890	300,000	1,373,629	3,679,529
1885.....	1885	3,000,000	7,618,116	3,390,121	1,227,995	3,574,417	264,795	3,839,162	1,990,799	300,000	1,455,817	3,740,526
1884.....	1884	3,000,000	7,935,091	3,253,364	1,141,727	3,353,159	289,150	3,642,309	2,090,702	300,000	1,360,462	3,711,224
1883.....	1883	3,000,000	7,488,645	2,825,511	1,663,134	3,162,224	274,441	3,436,725	1,769,156	300,000	1,162,283	3,232,039

† The Citizens and Hanover Insurance Companies do a combined agency business under the name of the New York Underwriters Agency, of which Alexander Stoddard is general agent.

— Impairment.

HOWARD, New York *.....1885. Henry A. Oakley, Pres., Chas. A. Hull, Vice- Pres. and Sec.	1882	3,000,000	7,208,489	2,434,488	1,774,061	2,745,663	241,154	3,086,817	1,559,511	300,000	1,041,719	2,911,239
	1881	3,000,000	6,995,599	2,189,348	1,600,181	2,455,954	260,549	2,715,803	1,311,897	300,000	983,799	2,595,686
	1880	3,000,000	6,860,595	2,221,259	1,639,246	2,594,140	281,259	2,808,796	1,301,712	300,000	940,433	2,524,145
	1879	3,000,000	6,410,988	2,090,203	1,320,785	2,519,940	334,879	2,852,819	1,403,213	300,000	1,009,357	2,802,570
	1887	400,000	739,000	337,727	1,293	471,422	34,589	506,011	306,003	12,445	185,096	593,564
	1886	400,000	715,629	270,236	81,393	405,779	31,928	437,707	217,766	11,595	156,311	385,672
	1885	400,000	701,264	235,255	66,009	301,488	27,233	328,721	164,514	31	139,844	304,369
	1884	500,000	747,280	244,775	2,595	281,396	36,271	313,667	344,085	947	132,046	477,978
	1883	500,000	836,751	327,613	19,138	449,704	36,773	486,477	334,089	13,982	135,651	483,662
	1882	500,000	827,976	263,743	64,223	338,149	40,743	398,862	288,079	25,000	137,866	430,945
	1881	500,000	851,448	231,403	120,045	322,419	35,275	327,694	105,175	50,000	129,866	345,071
	1880	500,000	812,764	163,974	148,810	254,988	35,869	290,857	105,419	50,000	109,398	204,817
	1879	500,000	746,405	129,589	116,816	200,660	35,611	236,271	131,910	25,000	99,260	256,170
JEFFERSON, New York.....1884. Sam'l E. Betcher, Pres., W. B. Flower, S. C.	1887	200,010	501,111	47,023	254,078	66,013	20,084	86,097	44,058	22,002	33,168	98,228
	1886	200,010	452,664	55,272	277,384	68,409	23,110	91,600	39,952	22,001	34,666	98,579
	1885	200,010	533,873	57,490	276,373	69,345	22,563	91,908	30,805	22,001	32,547	89,353
	1884	200,010	513,497	48,090	265,457	75,000	22,407	97,497	25,086	22,001	32,114	90,301
	1883	200,010	525,284	40,593	284,681	59,985	22,137	82,062	30,096	22,002	25,010	88,008
	1882	200,010	549,830	45,230	284,590	61,414	23,779	85,193	19,272	22,002	30,521	87,795
	1881	200,010	540,334	41,239	299,085	59,554	20,686	86,240	20,974	40,395	30,214	93,553
	1880	200,010	544,696	41,306	303,380	52,122	22,122	79,046	15,546	22,001	31,734	96,009
	1879	200,010	523,716	32,930	290,776	40,158	22,512	69,670	29,967	22,001	31,124	90,748
KINGS COUNTY, Brooklyn.....1888. W. E. Horwill, Pres., E. S. Terhune, Sec.	1887	150,000	377,733	52,668	175,064	87,586	15,886	103,472	50,430	30,000	42,036	122,466
	1886	150,000	396,296	62,230	184,066	96,454	17,423	113,877	49,883	30,000	46,192	126,075
	1885	150,000	415,620	74,317	191,303	108,185	22,684	130,869	52,377	30,000	48,840	131,217
	1884	150,000	392,704	67,917	174,787	111,620	24,484	136,104	45,223	30,000	47,771	122,994
	1883	150,000	412,726	64,070	198,656	120,494	21,530	142,033	43,455	30,000	51,721	125,176
	1882	150,000	407,191	63,359	193,822	95,673	13,668	119,341	42,233	30,000	44,421	116,674
	1881	150,000	403,620	47,830	205,784	86,939	22,751	109,690	34,692	30,000	43,593	107,685
	1880	150,000	403,410	48,387	205,023	82,442	22,314	110,756	34,692	30,000	30,388	109,119
	1879	150,000	385,531	43,782	191,749	74,578	11,951	96,599	32,476	35,222	37,758	97,852
KNICKERBOCKER, New York.....1887. E. W. Althro, Pres., W. B. Hodgdon, Sec.	1887	210,000	513,619	39,772	70,847	66,598	11,340	77,938	56,950	12,600	34,302	103,822
	1886	210,000	343,111	32,107	94,004	66,944	13,295	80,239	42,249	12,600	35,052	91,991
	1885	210,000	360,958	49,014	101,644	89,857	13,880	103,737	62,682	12,600	39,759	115,041
	1884	210,000	374,872	67,125	97,747	111,839	12,992	124,768	40,524	12,600	35,821	88,945
	1883	210,000	337,801	36,101	91,610	64,423	12,010	76,442	23,381	12,600	27,376	63,337
	1882	210,000	323,811	27,254	86,557	42,730	13,581	56,311	35,044	22,352	22,352	57,996
	1881	280,000	316,793	30,686	6,017	45,119	12,505	57,624	48,656	.....	.....	76,555
	1880	280,000	320,077	37,779	2,298	60,284	30,507	120,791	82,236	.....	51,259	119,495
	1879	280,000	335,006	50,007	4,939	88,483	70,712	109,195	59,091	14,000	39,260	112,351
LA FAYETTE, Brooklyn.....1886. Samuel Van Wyck, Pres., J. P. Stark, S. C.	1887	150,000	253,673	63,406	40,267	98,166	12,422	110,648	76,758	12,000	40,267	128,974
	1886	150,000	277,944	63,229	64,735	107,130	13,222	121,014	66,878	12,000	40,381	119,250
	1885	150,000	278,901	72,436	56,525	124,468	11,369	135,867	76,753	12,000	44,175	132,928
	1884	150,000	272,969	90,438	32,531	134,183	11,890	146,013	97,223	15,000	51,315	163,598

* Discontinued business June 30, 1888. a Includes payments to scripholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended 1887 1888 1889 1890 1891 1892 1893 1894 1895 1896 1897 1898 1899	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Tot l Disburse- ments.
NEW YORK—Continued.												
LA FAYETTE, Brooklyn—Cont.	1883	\$150,000	\$295,166	\$85,081	\$60,085	\$119,599	\$13,199	\$132,638	\$71,375	\$15,000	\$45,998	\$131,673
	1884	150,000	291,326	82,672	58,654	152,633	14,790	167,353	106,701	15,000	58,377	180,078
	1885	150,000	318,292	67,739	100,553	107,572	15,778	123,450	69,832	15,000	48,127	134,959
	1886	150,000	324,536	76,607	97,949	113,101	19,788	132,788	91,888	15,000	46,409	153,237
	1887	150,000	354,088	69,283	134,805	110,374	22,335	132,709	77,707	21,000	47,350	146,057
LIBERTY, New York.	1887	1,000,000	1,188,293	170,112	18,181	247,753	25,919	273,672	55,647	.....	99,552	153,199
Geo. A. Morrison, Pres., S. R. Weed, Sec.												
LONG ISLAND, Brooklyn.	1887	300,000	439,448	107,018	32,430	141,558	19,618	161,176	78,398	24,000	63,667	165,465
Jonathan Ogden, Pres., Henry Blatchford, Sec.	1888	300,000	447,011	99,009	48,002	137,896	20,582	158,478	74,274	21,000	62,039	157,313
	1889	300,000	446,712	110,988	35,724	160,427	21,961	182,388	108,127	30,000	72,937	211,064
	1890	300,000	481,160	107,655	73,595	186,828	24,196	211,024	121,199	30,000	82,591	233,790
	1891	300,000	512,901	109,274	103,627	199,300	20,934	220,213	82,855	32,400	86,846	202,121
	1892	300,000	482,419	77,500	104,919	158,276	21,771	180,047	93,686	30,000	78,955	202,535
	1893	300,000	511,001	95,053	115,948	130,557	27,752	158,309	106,571	32,669	54,074	193,274
	1894	300,000	545,752	83,720	104,032	113,971	124,866	238,876	86,227	30,421	44,007	166,055
	1895	300,000	512,192	59,602	222,590	78,595	27,993	106,408	33,273	38,161	31,220	102,654
MANUFACTURERS AND BUILDERS, New York.	1887	200,000	494,106	126,061	167,144	156,200	25,147	181,347	92,370	16,042	80,626	189,038
Edw. V. Loew, Pres., J. J. Nestle, Sec.	1888	200,000	502,293	115,584	187,339	154,796	23,545	178,345	69,086	16,330	74,654	160,064
	1889	200,000	475,222	124,782	150,444	185,292	20,038	205,330	120,287	12,420	78,159	210,866
	1890	200,000	437,463	130,385	107,078	210,819	33,182	244,001	104,495	15,064	81,401	200,960
	1891	200,000	420,560	87,869	141,601	143,645	33,628	167,273	79,809	12,036	63,659	155,504
	1892	200,000	420,205	72,935	156,270	111,137	22,179	133,316	74,522	13,880	53,789	122,211
	1893	200,000	435,259	62,766	172,493	93,693	23,914	117,607	62,058	24,000	66,227	159,325
	1894	200,000	468,659	76,046	192,613	115,923	25,132	141,055	60,251	24,000	63,940	140,191
	1895	200,000	459,746	76,837	182,909	128,305	24,044	152,409	52,313	24,000	68,831	145,144
MEECHANILE, New York.	1887	200,000	232,726	26,547	6,188	39,118	8,472	47,590	31,287	6,000	23,116	60,403
W. A. Anderson, Pres., C. W. Parmelee, Sec.	1888	200,000	248,389	27,082	21,307	42,062	9,886	51,748	12,141	6,000	23,117	41,258
	1889	200,000	235,376	26,022	9,174	43,177	8,524	51,701	21,259	12,000	22,862	50,151
	1890	200,000	239,377	23,981	15,396	40,570	9,799	50,369	25,293	6,000	22,439	53,732
	1891	200,000	245,186	25,312	19,874	42,369	8,348	50,717	18,755	6,000	23,564	48,319
	1892	200,000	238,144	30,877	7,247	41,400	11,517	52,926	25,571	14,000	22,506	62,077
	1893	200,000	249,422	29,212	20,270	43,238	9,811	53,046	24,192	16,000	23,804	62,996
	1894	200,000	259,182	29,031	30,151	44,008	13,604	57,812	20,779	20,000	22,557	62,336
	1895	200,000	267,796	30,904	36,832	46,044	14,537	60,581	24,754	20,000	25,910	70,604

* Organized April 21, 1887. a Includes payments to scripholders.

NASSAU, Brooklyn.....1852.	1887	412,859	44,772	168,087	60,616	24,569	85,185	39,864	30,537	90,401
Wm. T. Lane, Pres., Thos. M. Harris, Sec.	1886	421,370	41,043	180,397	51,370	21,068	73,908	15,250	32,260	67,510
	1885	425,099	38,761	186,338	56,404	24,523	80,027	30,941	31,748	82,689
	1884	426,414	39,593	186,821	58,304	25,566	83,870	16,779	32,436	69,215
	1883	426,464	41,297	186,167	55,918	25,566	83,870	23,559	32,044	75,603
	1882	395,178	39,585	155,593	44,794	20,006	90,810	42,096	35,855	105,951
	1881	410,736	46,470	164,266	66,886	28,146	95,026	20,322	34,712	83,094
	1880	393,333	44,001	149,338	66,862	27,359	97,359	42,729	34,284	105,013
	1879	387,064	40,052	147,012	69,628	31,407	100,732	42,678	35,904	122,532
NATIONAL, New York.....1838.	1887	398,297	136,242	62,055	216,401	13,399	229,730	122,640	85,192	223,832
Henry T. Drowne, Pres., John H. Kattenstroth, Sec.	1886	393,403	127,139	66,264	196,241	12,776	209,017	124,818	78,549	219,397
	1885	393,163	129,063	63,206	198,805	13,531	212,316	104,568	81,323	201,891
	1884	401,028	144,036	56,108	194,908	14,520	208,827	132,904	80,257	231,161
	1883	406,088	132,569	73,519	212,109	15,820	227,923	134,500	90,950	222,450
	1882	387,182	119,713	67,469	220,863	19,885	240,748	184,995	97,958	302,863
	1881	459,016	151,839	100,177	285,438	19,186	304,627	154,992	112,208	287,200
	1880	433,082	111,536	121,546	193,327	19,160	314,487	83,561	83,987	187,548
	1879	388,158	87,766	100,386	154,351	23,000	177,371	86,611	78,424	185,035
NEW YORK BOWERY, New York.....1833.	1887	792,221	90,356	191,855	440,916	31,624	472,608	266,931	208,041	510,072
John A. Delaney, Jr., Pres., C. A. Blauvelt, Sec.	1886	837,896	259,213	278,633	343,936	27,859	371,795	268,900	136,917	381,817
	1885	823,598	284,394	239,204	395,812	34,015	490,827	282,221	157,159	475,380
	1884	885,269	332,954	252,315	418,088	33,152	452,140	293,072	155,713	484,785
	1883	900,264	248,215	352,090	363,063	40,115	402,178	247,744	127,423	411,167
	1882	912,877	236,505	376,372	332,244	34,368	366,552	217,060	106,701	383,761
	1881	913,886	168,446	445,440	273,141	44,051	317,792	167,562	79,618	307,180
	1880	888,421	140,844	447,577	212,438	39,993	243,341	119,485	68,894	218,319
	1879	792,823	106,248	386,576	161,689	57,795	200,378	74,097	70,999	204,336
NEW YORK EQUITABLE, New York.....1823	1887	549,020	34,981	304,939	51,329	20,287	71,616	23,399	32,241	76,640
John Miller, Pres., Charles L. Gunn, Sec.	1886	597,988	30,075	327,913	44,728	20,566	65,234	31,045	29,891	86,136
	1885	585,396	46,725	328,671	52,446	21,682	74,128	31,547	28,978	81,705
	1884	592,080	36,097	346,053	55,087	21,062	75,059	12,258	18,716	66,174
	1883	586,768	36,265	340,593	50,046	19,609	75,055	8,895	27,934	59,929
	1882	574,377	29,842	334,535	43,557	20,328	63,885	22,125	27,763	63,738
	1881	560,718	34,859	324,859	44,407	24,693	60,100	24,843	28,353	73,196
	1880	566,159	33,332	322,827	47,003	27,169	74,192	16,766	27,170	64,956
	1879	553,549	28,353	317,196	46,192	27,922	74,114	22,105	25,519	79,124
NEW YORK FIRE, New York.....1832.	1887	380,543	128,115	52,428	155,966	16,239	171,736	113,746	64,097	193,843
Daniel Underhill, Pres., A. Colson, Sec.	1886	372,604	82,026	90,678	134,624	16,236	159,860	82,857	51,097	149,954
	1885	367,690	107,475	60,155	177,256	15,625	192,881	160,955	53,846	214,801
	1884	403,537	163,453	40,064	244,501	17,734	262,295	182,536	60,491	259,027
	1883	404,060	133,861	70,199	217,062	17,039	234,101	153,986	54,612	216,601
	1882	371,871	120,142	51,779	208,568	17,039	225,758	104,691	60,947	245,698
	1881	405,084	133,430	71,654	204,594	19,853	224,447	122,268	66,100	228,368
	1880	392,950	94,258	68,662	136,595	20,952	157,517	92,706	60,200	163,190
	1879	376,207	48,477	129,730	72,592	21,481	94,974	55,966	41,399	121,235

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
NIAGARA, New York......1890.	1887	\$500,000	2,237,492	1,401,553	\$335,938	1,556,549	\$90,481	1,647,030	\$774,743	\$49,631	\$588,018	1,612,392
Peter Notman, Pres., West Pollock, Sec.	1886	500,000	2,260,480	1,271,140	489,340	1,500,000	73,097	1,573,758	824,586	50,277	554,014	1,428,827
	1885	500,000	2,080,950	1,183,237	397,713	1,464,104	67,061	1,531,165	813,403	50,807	503,829	1,367,030
	1884	500,000	1,851,597	1,080,150	331,447	1,303,673	80,259	1,383,932	858,042	40,812	465,556	1,373,510
	1883	500,000	1,874,035	1,049,825	324,210	1,280,158	76,258	1,356,416	821,433	50,231	415,066	1,296,730
	1882	500,000	1,770,838	737,600	339,236	980,663	67,919	1,048,582	579,436	70,007	360,099	1,069,548
	1881	500,000	1,735,563	595,236	640,327	737,814	87,786	825,600	359,784	65,000	247,751	758,793
	1880	500,000	1,557,487	439,128	618,359	598,891	90,684	689,515	247,449	85,000	247,751	580,200
	1879	500,000	1,351,777	334,140	517,637	413,563	86,322	482,385	249,884	60,001	188,119	498,004
NORTH RIVER, New York......1822.	1887	350,000	456,910	47,081	59,899	64,110	19,214	85,324	22,023	27,898	32,324	82,245
John B. Hall, Pres., Fred H. Crum, Sec.	1886	350,000	455,110	28,264	76,846	41,402	19,224	60,020	3,284	27,111	28,025	38,420
	1885	350,000	446,084	13,226	82,858	22,922	18,643	41,565	9,071	21,210	22,903	53,184
	1884	350,000	449,343	12,256	87,087	21,243	19,797	40,970	3,966	28,111	17,530	49,607
	1883	350,000	460,922	12,166	98,756	21,867	22,231	44,098	1,263	27,810	18,388	47,461
	1882	350,000	458,276	12,185	96,001	22,678	21,758	44,436	752	28,430	20,230	49,412
	1881	350,000	461,983	13,961	98,022	23,762	13,494	47,256	2,108	27,335	30,051	59,404
	1880	350,000	470,090	20,208	100,488	25,058	28,273	53,931	5,732	28,070	15,972	49,786
	1879	350,000	472,122	13,974	108,148	26,863	27,739	54,533	4,204	27,900	23,405	55,629
PACIFIC, New York......1851.	1887	200,000	724,317	185,886	338,430	218,595	26,395	244,810	156,049	24,000	91,011	271,060
Thos. F. Jeremiah, Pres., Frank T. Stinson, Sec.	1886	200,000	740,826	186,995	362,081	211,697	26,088	237,785	130,227	24,000	95,812	250,239
	1885	200,000	731,521	211,569	339,862	309,042	27,486	337,128	189,817	24,000	110,284	334,101
	1884	200,000	753,415	214,768	338,667	274,345	27,943	353,288	156,724	28,000	106,524	291,248
	1883	200,000	745,602	169,867	375,735	235,230	22,991	258,221	125,752	28,000	94,980	248,739
	1882	200,000	780,898	149,995	370,903	208,966	28,993	235,959	116,313	32,000	87,137	235,450
	1881	200,000	713,964	128,957	385,007	184,609	29,220	213,820	103,771	40,000	79,149	222,920
	1880	200,000	722,320	93,645	428,675	157,061	35,649	192,710	65,419	40,000	72,539	171,958
	1879	200,000	684,329	85,276	399,053	122,030	32,816	154,846	76,224	40,000	66,566	176,730
PARK, New York......1853.	1887	200,000	243,689	33,014	10,576	44,540	12,200	56,840	31,662	17,000	22,409	71,071
Wm. Jaffray, Pres., Wm. Valentine, Sec.	1886	200,000	278,223	37,073	41,150	51,638	12,200	63,838	20,364	20,000	26,885	67,249
	1885	200,000	281,368	36,536	44,772	53,161	12,423	65,584	42,231	20,000	28,409	90,640
	1884	200,000	302,716	39,226	63,490	60,403	13,866	74,259	27,114	20,000	29,989	77,103
	1883	200,000	312,858	38,148	74,710	68,927	13,287	82,214	46,310	20,000	30,275	90,585
	1882	200,000	333,762	46,366	87,396	64,133	14,400	77,533	37,217	24,000	31,136	94,354
	1881	200,000	339,374	45,174	94,200	62,502	14,590	77,094	21,059	24,000	31,513	77,508
	1880	200,000	346,363	37,271	109,092	62,539	14,755	77,294	25,635	24,000	29,130	76,765
	1879	200,000	323,673	33,936	89,738	59,906	14,998	65,904	28,717	24,000	25,560	76,277

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year In- sured in 1914	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
STANDARD, New York......1859.	1887	\$200,000	\$308,768	\$58,572	\$140,106	\$81,812	\$14,801	\$66,613	\$47,174	\$14,000	\$35,731	\$66,905
Wm. M. St. John, Pres., R. H. Myers, Sec.	1886	200,000	401,648	56,391	145,257	82,453	15,668	68,121	41,853	14,000	35,676	91,529
	1885	200,000	393,009	67,566	125,593	97,458	13,671	111,129	61,021	14,000	38,768	113,789
	1884	200,000	388,718	67,221	121,497	95,277	13,593	108,800	48,151	14,000	42,917	105,068
	1883	200,000	385,995	64,986	121,015	94,704	14,954	109,658	75,555	14,000	39,691	129,246
	1882	200,000	405,822	69,661	136,161	100,408	16,669	117,037	88,722	14,000	39,691	144,786
	1881	200,000	442,088	86,957	156,031	107,560	21,544	129,104	61,752	24,920	45,956	132,628
	1880	200,000	436,737	61,522	175,145	100,639	18,514	119,154	51,118	24,920	42,726	118,764
	1879	200,000	426,949	57,858	169,091	83,725	22,144	105,870	36,076	19,930	37,675	93,681
STUYVESANT, New York......1850.	1887	200,000	316,218	42,709	73,509	64,519	15,769	80,368	56,980	16,000	31,434	104,414
Geo. B. Rhoads, Pres., C. A. Garthwaite, Sec.	1886	200,000	350,022	42,410	107,672	74,920	17,451	94,381	37,541	20,000	35,779	93,320
	1885	200,000	345,957	45,226	100,631	76,693	18,431	95,124	36,864	18,000	38,952	93,816
	1884	200,000	317,837	54,446	63,391	80,436	20,038	100,474	48,560	20,000	37,799	106,359
	1883	200,000	378,443	51,431	127,012	79,124	22,972	100,096	31,282	22,000	37,301	92,043
	1882	200,000	379,173	38,954	140,219	67,347	20,170	87,517	33,664	20,000	32,370	86,034
	1881	200,000	379,061	41,445	137,616	59,469	17,953	77,422	22,430	20,000	33,915	70,345
	1880	200,000	375,468	38,885	61,134	61,134	17,300	78,434	34,844	20,000	25,647	80,491
	1879	200,000	364,489	27,404	137,085	49,098	19,388	68,486	27,365	20,000	30,234	77,599
UNION, Buffalo......1874.	1887	100,000	157,752	26,080	31,672	25,974	8,501	34,475	14,445	6,000	11,623	34,068
George Sandrock, Pres., A. Martin, Sec.	1886	100,000	154,497	23,691	28,736	27,941	8,232	30,173	9,975	6,000	11,844	27,359
	1885	100,000	144,762	23,194	21,568	25,959	6,249	30,208	10,596	6,000	11,844	28,440
	1884	100,000	140,078	22,020	18,058	28,683	5,146	34,829	15,877	6,000	10,426	24,303
	1883	100,000	137,763	21,413	16,359	27,990	5,487	33,477	11,610	6,000	9,900	27,510
	1882	100,000	132,301	18,204	14,097	24,223	5,730	29,953	12,765	8,000	9,534	26,299
	1881	100,000	130,487	17,728	12,759	23,208	6,440	34,661	14,939	8,000	10,601	23,000
	1880	100,000	129,383	16,069	13,294	23,048	6,613	30,261	9,033	9,000	9,211	27,244
	1879	100,000	126,530	13,077	13,458	23,292	7,021	30,313	23,482	3,000	8,853	35,335
UNITED STATES, New York......1824.	1887	250,000	627,295	121,997	255,297	143,689	25,079	168,768	70,997	27,347	67,213	164,657
W. W. Underhill, Pres., Geo. E. Cock, Sec.	1886	250,000	611,810	101,516	260,294	127,657	30,102	157,759	45,739	25,041	58,428	129,208
	1885	250,000	561,378	83,999	227,469	137,147	24,671	161,918	53,122	25,010	56,059	139,194
	1884	250,000	561,579	90,566	221,019	104,408	24,643	129,051	55,537	24,972	47,596	128,105
	1883	250,000	537,713	61,014	226,699	83,393	23,217	106,610	46,250	25,000	38,465	109,715
	1882	250,000	530,252	48,830	231,422	90,445	23,177	108,211	23,911	24,493	41,886	90,200
	1881	250,000	501,237	20,137	231,100	28,753	18,470	47,223	14,555	25,188	23,642	63,385
	1880	250,000	500,265	22,980	227,285	31,081	12,586	59,609	12,225	24,722	18,854	53,801
	1879	250,000	483,470	18,066	215,404	31,948	26,337	56,285	17,761	27,712	27,692	73,185

WESTCHESTER, New York.....1837. Geo. R. Crawford, Pres., J. Q. Underhill, Sec.	1887	300,000	1,343,587	760,881	282,705	828,663	51,323	880,186	485,158	30,000	315,287	830,445
	1886	300,000	1,304,127	693,616	310,511	899,760	46,649	946,409	477,703	30,000	300,182	813,885
	1885	300,000	1,124,566	616,363	226,205	746,963	36,441	783,344	369,066	30,000	270,590	669,656
	1884	300,000	1,013,024	508,451	204,573	680,079	37,712	717,791	386,139	30,000	259,524	675,663
	1883	300,000	985,214	482,651	202,593	625,958	32,157	658,125	334,563	30,000	243,196	607,759
	1882	300,000	924,010	439,989	184,021	572,366	34,001	606,367	320,957	30,000	230,140	581,927
	1881	300,000	902,092	427,050	175,021	559,528	33,968	593,496	315,320	30,127	207,525	532,972
	1880	300,000	850,723	399,724	150,999	520,115	37,102	557,117	315,069	29,978	201,140	546,747
	1879	300,000	831,121	409,619	121,502	512,996	38,144	551,140	390,404	29,979	184,137	543,520
WILLIAMSBURG CITY, Brooklyn.....1853. Edmund Driggs, Pres., N. W. Meserole, Sec.	1887	250,000	1,285,578	451,308	584,270	545,306	61,183	606,489	274,687	49,935	231,900	556,522
	1886	250,000	1,245,740	439,494	563,246	526,774	40,246	577,020	248,021	50,105	233,347	531,473
	1885	250,000	1,218,808	465,451	503,358	622,204	40,385	622,679	315,701	49,915	257,282	622,868
	1884	250,000	1,191,180	459,269	439,269	681,288	43,248	724,536	336,831	50,160	301,429	688,420
	1883	250,000	1,133,659	450,231	433,428	653,395	47,538	700,933	299,149	49,770	285,722	694,641
	1882	250,000	1,068,627	395,044	423,603	560,771	51,869	558,640	293,026	50,260	265,202	585,588
	1881	250,000	1,074,005	393,819	500,186	444,050	53,590	492,240	195,452	49,910	190,766	445,128
	1880	250,000	1,010,836	311,264	449,572	427,009	45,080	472,069	220,976	49,910	188,720	459,666
	1879	250,000	1,019,553	395,857	443,696	394,000	55,161	419,181	185,098	49,875	162,980	397,953
OHIO.												
AMAZON, Cincinnati.....1870. Gazzam Gano, Pres., J. H. Beattie, S. c.	1887	300,000	561,136	188,672	72,464	237,941	23,183	261,124	151,702	17,515	91,463	260,681
	1886	300,000	580,805	162,045	118,760	215,827	10,513	235,340	121,277	17,840	87,111	226,228
	1885	300,000	555,796	132,029	123,767	165,705	21,851	187,556	94,718	17,921	60,922	182,561
	1884	300,000	560,258	123,982	136,277	152,755	20,959	173,394	100,047	18,014	67,462	191,523
	1883	300,000	583,003	127,234	155,269	183,679	30,645	214,324	109,804	17,980	79,614	201,368
	1882	300,000	574,705	113,865	160,840	157,538	27,041	185,479	79,410	18,000	68,766	166,176
	1881	300,000	552,132	98,109	154,023	143,897	24,028	167,925	102,419	18,000	60,420	180,839
	1880	300,000	573,993	100,413	173,580	126,627	22,413	149,040	99,767	.....	58,156	157,923
	1879	300,000	571,322	107,893	163,429	119,045	29,813	148,863	89,464	24,148	60,047	173,659
AURORA FIRE AND MARINE, Cincinnati.....1871. C. J. Krebbel, Pres., Frank Breiling, S. c.	1887	100,000	157,416	43,999	18,297	55,144	5,973	61,117	27,476	5,785	25,618	54,879
	1886	100,000	156,804	38,661	13,203	40,854	5,645	46,499	17,070	5,818	21,903	44,791
	1885	100,000	152,926	30,272	13,724	45,480	5,781	51,267	17,079	3,879	23,084	44,042
	1884	100,000	146,803	35,744	11,959	39,504	5,465	44,969	17,273	3,000	20,431	43,704
	1883	100,000	146,304	38,522	7,802	40,107	7,196	47,393	25,052	3,000	19,583	47,635
	1882	100,000	146,441	40,101	6,340	47,502	19,277	66,779	39,952	3,000	21,448	64,400
	1881	100,000	162,052	56,842	5,210	59,104	19,559	78,753	59,587	3,000	26,852	80,439
	1880	100,000	176,823	63,279	13,544	80,682	9,997	97,553	47,553	12,000	33,109	92,662
	1879	100,000	171,042	57,660	13,382	70,398	11,229	81,627	51,814	11,760	30,088	92,662
CINCINNATI, Cincinnati.....1869. Jacob Burnet, Jr., Pres., L. L. Townley, Sec.	1887	150,000	245,704	25,652	76,052	33,024	11,126	44,160	14,915	15,200	13,741	43,856
	1886	150,000	245,099	28,120	66,979	32,040	11,339	43,373	13,779	14,401	13,853	42,023
	1885	150,000	236,944	15,186	71,758	31,652	11,601	43,253	9,868	15,134	13,888	38,900
	1884	150,000	228,060	22,922	56,098	31,180	11,649	45,838	13,700	15,267	13,417	42,474
	1883	150,000	226,253	23,796	62,457	34,038	10,504	45,442	14,470	15,694	13,644	42,868
	1882	150,000	231,291	23,993	57,268	30,665	13,177	49,822	18,241	15,059	14,423	47,443
	1881	150,000	236,888	24,226	62,602	31,251	11,846	43,097	12,892	15,095	12,775	40,702

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
OHIO—Continued.												
CINCINNATI, Cincinnati—Cont.	1880	\$150,000	\$228,402	\$20,145	\$58,957	\$30,045	\$10,889	\$40,934	\$10,016	\$15,414	\$11,576	\$37,008
	1879	150,000	211,710	18,960	42,750	28,395	13,622	41,297	15,052	14,815	12,839	43,306
CITIZENS, Cincinnati*	1887	200,000	305,385	101,782	3,603	134,464	10,412	144,876	89,797	16,000	48,397	154,054
	1886	200,000	321,993	59,891	42,093	60,085	9,950	76,035	33,194	16,000	20,234	75,428
	1885	200,000	271,030	30,398	34,093	43,125	10,043	53,168	25,217	8,000	16,870	50,087
F. X. Reno, Pres., Charles F. Runkel, Sec.	1884	100,000	156,746	19,125	17,621	25,263	7,759	33,022	30,356	4,000	10,387	34,743
	1883	100,000	162,647	16,443	46,204	19,663	11,579	31,242	9,499	8,000	10,652	28,151
	1882	100,000	149,993	9,535	40,458	17,737	11,162	28,899	7,156	8,000	8,802	23,938
	1881	100,000	140,972	12,957	28,015	20,795	7,803	28,598	11,929	8,000	9,028	28,957
	1880	100,000	137,359	10,631	27,298	25,700	8,549	34,249	22,934	8,000	8,747	39,681
	1879	100,000	134,545	20,492	14,053	23,941	10,109	34,050	13,884	8,000	8,705	30,649
COLUMBIA, Dayton.....	1887	150,000	254,403	64,320	40,074	71,854	11,661	83,515	21,860	12,000	30,786	63,646
E. M. Thresher, Pres., O. I. Gunkel, Sec.	1886	150,000	244,811	62,082	32,778	68,853	11,179	80,032	27,497	12,000	29,740	69,237
	1885	150,000	234,974	59,176	25,798	67,771	10,374	78,145	30,826	12,000	25,197	68,023
	1884	150,000	232,205	59,776	22,489	58,163	.....	69,058	30,056	12,000	28,111	70,167
	1883	150,000	237,162	44,092	43,070	58,488	9,671	68,159	25,299	12,000	24,816	62,115
	1882	150,000	229,304	26,953	52,351	50,806	7,372	58,178	10,834	.....	22,512	33,346
COMMERCIAL, Cincinnati.....	1887	100,000	252,684	49,186	103,497	33,773	11,649	45,362	27,270	16,000	12,301	55,571
J. A. Townley, Pres., J. Wilson Johnston, Sec.	1886	100,000	249,593	39,638	109,995	38,044	14,158	52,202	28,857	11,219	11,219	53,076
	1885	100,000	238,514	52,401	86,113	49,897	11,447	61,344	22,356	16,000	12,264	56,600
	1884	100,000	223,422	35,699	87,723	35,995	12,115	48,110	30,273	16,000	11,234	57,597
	1883	100,000	234,605	24,843	109,762	37,152	11,130	48,282	22,046	16,000	11,522	49,568
	1882	100,000	230,583	33,382	103,201	40,667	21,900	62,167	33,716	16,000	8,831	58,547
	1881	100,000	244,700	35,927	108,773	48,012	13,145	61,157	42,175	14,000	11,482	67,657
	1880	100,000	233,080	30,020	103,000	48,513	13,867	62,380	37,354	16,000	11,940	65,204
	1879	100,000	220,769	29,215	91,554	42,496	14,066	56,563	32,997	16,000	11,911	60,908
COOPER, Dayton.....	1887	100,000	122,112	12,282	68,830	157,699	15,714	173,413	98,531	10,000	63,309	170,551
D. E. Mead, Pres., Chas. W. Schenk, Sec.	1886	100,000	282,440	103,405	79,093	128,640	10,621	159,261	84,015	10,000	63,309	157,324
	1885	100,000	280,826	110,789	70,037	140,222	12,826	154,108	105,879	10,000	63,309	157,324
	1884	100,000	310,068	127,612	83,356	106,605	12,952	200,567	123,933	10,000	76,910	210,821
	1883	100,000	308,821	105,718	103,103	154,901	13,270	168,171	123,818	10,000	63,054	146,872
	1882	100,000	282,460	87,181	95,279	108,497	19,413	127,910	90,924	15,000	40,360	92,204
	1881	100,000	251,066	79,181	71,885	78,599	11,823	90,422	39,984	15,000	31,731	79,405
	1880	100,000	232,032	72,233	59,799	76,349	14,230	92,579	31,890	15,000	34,515	79,405
	1879	100,000	219,200	62,664	56,536	64,010	11,231	75,240	33,868	15,000	27,542	76,410

* Has special charter and does not report to the insurance department.

DAYTON, Dayton *	1887	100,000	133,120	24,038	9,041	37,289	7,233	44,522	16,993	5,000	17,380	39,373
Lewis B. Gunkel, Pres., Lewis J. Judson, Sec.	1886	100,000	134,386	26,820	7,466	43,076	7,238	50,334	23,889	.....	20,981	44,871
	1885	100,000	130,997	30,097	3,141	42,900	7,201	50,101	39,599	.....	23,904	63,404
	1884	100,000	140,307	29,984	16,393	43,869	7,341	50,010	39,516	.....	25,215	55,215
	1883	100,000	160,617	505	66,052	38,572	47,051	47,051	40,376	.....	27,000	67,381
EAGLE, Cincinnati *	1887	100,000	169,146	.....	.....	13,700	6,785	20,485	4,385	6,500	7,167	18,052
John K. Green, Pres., S. F. Post, Sec.	1886	100,000	160,601	.....	.....	14,544	7,006	21,550	7,081	6,000	6,082	19,162
	1885	100,000	164,700	.....	.....	12,795	8,455	21,140	3,935	6,000	6,002	16,837
	1884	100,000	161,213	.....	.....	12,991	8,178	21,169	9,227	6,000	6,662	21,959
	1883	100,000	171,186	6,703	64,483	13,416	10,686	24,102	9,383	7,000	6,749	23,132
ENTERPRISE FIRE AND MARINE, Cincinnati.....1866.	1887	200,000	242,526	41,577	709	59,408	16,948	76,356	24,205	12,000	36,542	79,747
Jas. W. McCord, Pres., John C. Sherlock Sec.	1886	200,000	241,727	31,591	10,136	54,388	16,527	70,915	26,145	12,000	36,795	74,941
	1885	200,000	245,070	36,265	8,814	61,352	17,886	79,238	27,480	6,019	37,774	71,273
	1884	200,000	238,593	38,468	125	66,181	20,837	87,018	51,223	12,000	31,351	94,574
	1883	200,000	257,844	46,601	11,243	69,178	17,662	86,840	56,415	.....	35,735	92,150
	1882	200,000	271,301	62,247	9,054	96,025	18,666	115,294	76,595	16,000	43,696	136,491
	1881	200,000	300,435	73,881	26,554	119,069	19,186	138,258	107,527	6,000	45,011	159,538
	1880	300,000	384,598	78,717	5,881	140,065	23,153	138,322	88,476	29,917	53,003	171,396
	1879	300,000	390,696	70,676	20,080	114,685	23,637	138,322	83,408	14,975	42,873	141,261
FUREKA FIRE AND MARINE, Cincinnati.....1864.	1887	100,000	259,373	53,187	106,186	57,841	15,908	73,749	33,094	12,000	24,184	68,217
John Kyle, Pres., F. A. Rohrer, Sec.	1886	100,000	253,229	48,447	104,782	55,284	34,786	93,004	31,775	12,000	19,630	69,405
	1885	100,000	233,723	47,744	85,978	57,959	9,722	67,681	46,302	12,000	19,920	76,222
	1884	100,000	234,127	45,397	88,730	100,564	8,945	109,509	56,166	12,000	24,159	92,325
	1883	100,000	250,850	48,445	108,495	65,708	10,068	76,676	32,275	12,000	18,599	62,784
	1882	100,000	256,742	41,370	115,372	71,269	10,778	82,042	32,856	12,000	15,465	60,321
	1881	100,000	260,840	69,146	91,694	82,737	11,694	94,430	73,127	12,000	14,627	99,754
	1880	100,000	248,674	54,537	94,137	90,710	18,415	109,125	48,047	12,000	16,168	76,215
	1879	100,000	190,940	41,991	49,039	71,379	15,834	87,213	48,704	12,000	14,945	75,689
FARMERS, Cincinnati.....1866.	1887	100,000	112,789	22,335	—	9,546	3,611	37,410	29,807	5,000	12,713	47,520
K. F. Benndorf, Pres., Harry F. Finkle, Sec.	1886	100,000	123,468	18,825	4,643	24,779	3,692	27,971	11,289	6,000	9,901	26,790
	1885	100,000	120,700	15,202	5,498	25,098	3,800	28,988	11,022	2,000	8,737	21,759
	1884	100,000	112,508	12,082	426	26,237	3,699	29,936	17,024	5,000	9,175	32,099
	1883	100,000	125,121	15,107	10,014	29,005	3,446	32,451	12,065	5,000	8,977	26,042
	1882	100,000	118,504	12,415	6,088	29,656	3,247	32,993	12,173	.....	10,550	24,723
	1881	100,000	113,647	13,397	250	22,486	3,686	36,172	28,956	.....	8,125	26,381
	1880	100,000	111,345	20,203	—	8,918	3,208	41,640	39,151	.....	10,471	49,622
	1879	89,431	105,981	25,072	—	8,522	4,103	54,130	28,795	.....	10,516	39,311
FIDELITY FIRE AND MARINE, Cincinnati.....1884.	1887	200,000	249,532	48,036	1,517	52,379	22,431	74,810	23,437	13,820	13,159	50,416
E. V. Brookfield, Pres., Henry Emerson, Sec.	1886	100,000	132,499	13,927	18,572	14,252	7,543	21,795	6,033	8,000	5,279	19,312
	1885	100,000	115,731	10,368	5,393	15,419	5,397	20,816	9,993	4,000	5,623	19,616
	1884	100,000	111,547	11,228	319	12,860	3,135	15,995	757	.....	2,799	3,486
FIREMENS, Cincinnati.....1832.	1887	100,000	165,540	18,433	47,107	22,691	8,396	31,027	19,998	8,500	12,052	40,550
G. McLaughlin, Pres., Albert Capelle, Sec.	1886	100,000	179,035	21,796	57,239	24,321	8,679	33,960	13,960	10,000	11,174	35,134
	1885	100,000	174,501	21,494	53,007	29,975	7,198	40,173	15,488	10,000	13,006	38,494

* Has special charter and does not report to the insurance department. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U. S.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
OHIO—Continued.												
FIREMENS, Cincinnati—Cont.												
1884	1884	\$100,000	\$173,858	\$24,856	\$49,002	\$36,218	\$6,823	\$46,041	\$25,758	\$10,000	\$13,602	\$49,450
1885	1885	100,000	183,627	23,534	60,113	29,733	8,766	38,499	8,237	10,000	12,322	30,559
1886	1886	100,000	175,476	18,761	56,715	29,549	9,689	39,238	20,427	10,000	12,309	30,559
1887	1887	100,000	175,004	23,434	51,650	33,772	9,229	43,001	20,386	11,500	12,674	50,560
1888	1888	100,000	185,143	17,519	67,624	30,518	7,568	43,086	14,274	12,000	12,206	38,570
1889	1889	100,000	169,767	17,435	59,352	30,794	9,596	40,300	18,466	12,000	11,209	41,615
FIREMENS, Dayton												
1886	1886	250,000	481,378	183,773	47,666	205,415	24,865	230,220	127,686	20,000	86,566	234,253
1887	1887	250,000	469,222	195,125	54,097	201,898	23,495	225,315	110,757	17,500	80,864	230,121
1888	1888	250,000	447,543	160,180	37,363	204,876	20,279	225,155	114,986	5,000	84,201	204,187
1889	1889	250,000	425,135	140,580	181,343	199,642	20,131	201,474	108,837	5,000	86,251	200,088
1890	1890	250,000	423,429	155,188	18,241	199,642	20,087	221,720	127,516	19,431	83,952	230,899
1891	1891	250,000	436,112	133,638	54,474	182,115	20,180	202,295	90,310	19,797	74,873	184,950
1892	1892	250,000	424,009	121,670	54,339	158,636	20,895	179,531	85,094	22,902	65,576	174,172
1893	1893	250,000	406,911	106,666	50,395	137,939	22,623	160,562	68,584	24,724	58,619	151,997
1894	1894	250,000	397,247	93,948	53,298	108,088	23,669	131,757	48,042	23,964	49,214	121,220
FRANKLIN, Columbus												
1887	1887	200,000	370,226	117,668	52,627	168,011	13,183	181,194	67,877	16,000	55,256	139,133
1888	1888	200,000	342,761	76,422	60,339	109,803	11,776	121,579	50,367	18,000	35,944	104,251
1889	1889	200,000	329,632	59,281	64,351	78,228	11,912	90,140	41,742	14,000	27,111	82,853
1890	1890	200,000	317,042	51,595	65,537	78,064	12,013	90,077	47,408	16,000	24,936	88,344
1891	1891	200,000	316,616	49,568	67,048	65,836	12,508	78,344	44,382	16,000	24,720	65,111
1892	1892	200,000	292,417	34,340	58,077	43,999	14,692	57,201	21,201	16,000	18,388	55,589
1893	1893	200,000	279,338	32,222	47,016	47,159	21,395	68,554	28,737	16,000	14,772	59,569
1894	1894	200,000	266,577	43,855	22,722	41,517	14,295	75,812	35,823	20,000	20,666	76,789
1895	1895	200,000	253,003	33,804	19,199	46,976	13,866	60,802	29,058	20,000	11,831	60,889
GERMANIA FIRE AND MARINE, Cincinnati												
1884	1884	100,000	151,416	39,397	12,220	48,258	4,328	52,586	21,822	.....	17,170	39,002
1885	1885	100,000	140,327	31,273	9,054	28,144	4,357	32,501	25,841	3,000	12,853	41,694
1886	1886	100,000	142,266	34,753	7,513	40,408	4,421	44,829	23,195	3,000	19,552	45,747
1887	1887	100,000	142,104	38,441	3,663	42,885	5,810	48,695	38,044	8,000	19,247	65,291
1888	1888	100,000	161,924	39,885	22,039	44,112	5,462	49,574	16,662	8,000	18,250	42,912
1889	1889	100,000	150,676	32,402	18,274	38,965	4,797	43,762	17,659	8,054	16,764	42,477
1890	1890	100,000	146,610	29,418	17,102	33,179	5,350	38,529	11,250	7,345	13,791	32,386
1891	1891	100,000	135,266	26,152	15,154	29,778	5,516	35,294	20,890	6,106	12,321	39,317
1892	1892	100,000	131,835	21,866	13,089	26,663	3,417	30,086	23,585	3,091	12,648	39,394
GLOBE, Cincinnati												
1887	1887	100,000	123,829	20,628	3,201	28,644	8,187	36,831	16,747	6,000	11,602	34,349
1888	1888	100,000	124,376	22,041	2,335	33,958	6,506	40,464	25,491	8,000	13,166	46,657
S. J. Hale, Pres., S. F. Covington, Vice-Pres., B. T. Clemons, Sec.												

The Insurance Year Book.

MERCANTILE, Cleveland,.....1871.	100,000	126,105	21,341	4,764	32,234	8,660	40,854	15,409	6,000	12,401	43,810
W. J. Gordon, Pres., Geo. A. Tisdale, Sec.	100,000	127,942	25,854	8,854	27,592	7,012	34,512	16,279	8,000	9,955	34,234
1885	100,000	128,076	18,109	9,969	24,351	7,485	32,772	14,601	8,000	10,224	34,885
1882	100,000	130,361	14,417	15,944	29,668	7,028	35,696	18,173	8,000	9,801	35,974
1881	100,000	134,285	19,002	15,283	32,947	7,154	40,101	23,204	8,000	9,635	37,039
1880	100,000	134,624	17,835	16,769	31,663	7,154	43,869	19,134	8,000	9,204	36,338
1879	100,000	128,874	19,018	9,856	27,591	5,011	34,603	19,283	6,000	8,272	32,555
1887	200,000	383,603	112,149	71,453	170,708	19,251	189,959	135,744	20,000	49,884	253,628
1886	200,000	414,732	101,791	112,941	176,158	13,588	191,746	102,824	25,000	50,952	176,786
1885	200,000	386,099	88,081	98,018	165,065	17,230	174,295	81,650	15,000	48,999	165,649
1884	200,000	322,148	85,283	36,865	152,883	17,134	169,126	73,534	20,000	44,204	169,580
1883	200,000	361,586	74,800	36,786	113,241	17,134	130,375	73,534	25,000	40,510	130,944
1882	200,000	384,974	73,194	111,780	144,544	18,099	162,573	92,370	20,000	41,284	131,654
1881	200,000	382,645	66,373	106,272	122,533	20,797	142,830	92,370	20,000	42,202	135,979
1880	200,000	405,228	85,528	119,686	170,870	25,372	190,243	175,312	30,000	54,679	259,991
1879	200,000	422,471	81,205	141,205	147,439	22,778	170,317	166,962	30,000	47,355	154,317
MERCHANTS AND MANUF'ERS, Cincinnati,.....1838.	150,000	300,494	45,753	104,741	41,832	13,798	55,560	38,003	18,000	13,282	69,761
W. H. Calvert, Pres., Ed. C. Harding, Sec.	150,000	303,613	35,704	117,909	45,266	13,097	59,173	29,336	18,000	14,281	61,617
1885	150,000	286,086	33,864	102,210	49,873	13,622	63,565	27,719	18,000	15,235	60,954
1884	150,000	270,333	38,458	81,875	46,935	14,530	61,465	44,950	18,000	14,320	77,270
1883	150,000	293,891	44,728	99,163	49,318	15,098	64,416	26,006	18,000	14,867	58,893
1882	150,000	286,493	28,314	108,179	46,955	14,081	61,036	24,991	18,000	13,659	56,566
1881	150,000	286,668	32,247	104,451	37,822	14,307	52,120	29,747	18,000	11,944	59,391
1880	150,000	275,200	23,750	101,459	27,002	14,530	41,541	17,010	18,000	9,572	44,582
1879	150,000	235,886	10,625	69,255	20,771	14,538	34,319	25,080	15,149	10,101	39,330
MIAMI VALLEY, Cincinnati *.....1837.	100,000	118,870	9,939	8,931	29,130	12,261	41,391	14,880	6,000	10,356	31,236
J. R. Murdoch, Pres., J. W. Montgomery, Sec.	100,000	117,243	11,097	6,146	31,087	13,031	44,118	21,597	6,000	10,617	38,214
1885	100,000	110,216	12,862	6,354	36,481	14,715	51,200	22,890	6,000	11,662	40,292
1884	100,000	114,340	12,798	1,542	48,538	5,558	54,006	27,635	6,000	22,500	56,135
1883	100,000	137,868	29,126	8,772	49,479	4,609	54,069	25,069	6,000	22,512	53,601
1882	100,000	136,876	26,312	10,564	39,753	5,859	45,612	16,688	6,000	21,732	44,420
1881	100,000	138,042	27,785	10,256	41,090	1,879	42,987	17,492	6,000	18,046	41,538
1880	100,000	125,891	26,612	— 721	40,220	4,976	45,196	31,761	3,000	21,058	56,840
1879	100,000	128,904	42,524	— 13,600	39,576	13,515	52,091	24,575	9,000	18,093	51,606
MIAMI VALLEY, Dayton.....1863.	100,000	173,350	12,013	61,337	22,679	7,746	30,425	9,454	10,000	14,551	32,864
Alex. Gebhart, Pres., W. R. S. Ayers, Sec.	100,000	176,104	13,950	64,152	26,028	6,448	34,470	5,804	10,150	15,999	31,953
1885	100,000	175,202	13,690	61,602	21,589	7,660	29,249	12,525	9,850	13,345	35,720
1884	100,000	181,402	20,275	61,217	19,606	7,480	27,176	12,011	9,950	13,668	31,529
1883	100,000	187,707	24,478	63,319	32,082	9,114	41,106	13,084	10,000	20,231	44,215
1882	100,000	190,168	26,190	63,978	25,317	7,601	32,918	9,340	10,000	14,079	33,419
1881	100,000	190,843	27,966	62,937	28,483	8,292	36,775	6,024	10,087	14,293	39,404
1880	100,000	186,893	26,271	54,612	28,002	15,553	43,555	21,140	10,313	18,433	49,886
1879	100,000	182,180	26,832	61,348	24,083	11,284	35,367	9,270	9,895	11,006	39,101
NATIONAL, Cincinnati.....1851.	100,000	182,420	36,391	46,129	39,302	8,749	48,051	36,124	10,000	12,456	58,580
Henry C. Urner, Pres., G. W. Pohlman, Sec.	100,000	194,486	41,037	52,851	44,010	9,209	53,819	43,338	10,000	12,537	65,875

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year of Incorporation	Capital.	Total Assets Exclusive of Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disbursements.
OHIO—Continued.												
NATIONAL, Cincinnati—Cont.	1885	\$100,000	\$197,752	\$51,912	\$45,840	\$59,523	\$8,760	\$61,292	\$36,659	\$10,000	\$13,578	\$60,217
	1884	100,000	195,078	44,999	50,166	54,013	10,258	64,271	53,127	10,000	13,078	76,205
	1883	100,000	211,028	40,202	70,736	62,106	9,497	71,603	32,676	10,000	13,602	86,278
	1882	100,000	196,374	33,511	62,865	51,484	11,164	59,771	37,911	10,000	13,517	81,428
	1881	100,000	194,410	34,646	57,704	49,125	8,720	57,845	30,512	10,000	13,577	50,388
	1880	100,000	183,852	28,082	55,770	45,101	8,821	53,982	30,419	10,000	13,870	54,289
	1879	100,000	164,614	27,596	37,019	42,681	9,157	51,838	33,405	10,000	14,264	57,669
OHIO, Dayton.	1887	150,000	227,823	39,212	38,611	62,861	12,435	75,296	53,964	9,000	32,211	95,175
J. A. Walters, Pres., John N. Bell, Sec.	1886	150,000	214,266	41,597	54,699	64,415	12,155	76,570	42,033	4,500	32,447	95,175
	1885	150,000	249,480	27,279	42,201	87,157	14,744	101,901	71,131	.....	37,984	109,115
	1884	200,000	260,741	57,951	3,690	96,246	13,576	109,822	67,791	.....	43,046	114,627
	1883	200,000	260,370	50,847	9,523	96,113	14,466	110,586	61,724	14,000	48,221	123,945
	1882	200,000	277,481	62,274	14,208	96,020	15,882	111,911	53,011	20,000	45,577	118,588
	1881	200,000	285,541	58,389	27,152	91,218	13,829	105,047	51,660	20,000	38,234	109,894
	1880	200,000	274,705	46,716	27,949	93,397	13,197	70,504	26,788	15,000	26,953	70,741
	1879	150,000	212,575	40,938	21,636	46,037	12,752	58,789	20,198	15,000	23,146	58,344
SECURITY, Cincinnati—Cont.	1887	150,000	218,813	46,943	21,870	66,133	8,839	74,972	31,255	9,000	20,870	61,125
John Kyle, Pres., Frank A. Rothler, Sec.	1886	150,000	207,341	36,571	20,770	45,330	15,433	60,809	27,050	4,500	16,082	48,532
	1885	150,000	184,416	33,457	959	53,366	7,397	60,763	36,481	.....	13,272	49,753
	1884	150,000	178,745	35,596	6,395	54,099	6,395	60,494	45,046	4,500	12,792	62,338
	1883	150,000	188,569	34,916	6,653	43,086	4,184	47,264	27,249	12,000	12,010	51,259
	1882	150,000	191,477	29,125	12,352	39,426	4,756	44,182	13,077	12,000	8,460	33,537
*1881	150,000	176,817	12,849	13,968	13,968	8,295	832	9,127	2,385	.....	3,106	5,491
TRUTONIA FIRE AND MARINE, Dayton.	1887	100,000	389,558	62,248	227,310	63,186	19,351	82,537	13,933	20,000	32,255	66,188
Jacob Decker, Pres., J. Linxweiler, Jr., Sec.	1886	100,000	374,859	61,144	213,715	65,397	19,005	84,312	22,371	20,000	32,189	74,560
	1885	100,000	366,051	58,208	207,843	57,843	18,517	76,360	15,174	20,000	29,884	66,958
	1884	100,000	352,335	52,310	200,025	54,513	18,420	72,942	11,807	20,000	25,873	57,680
	1883	100,000	338,694	49,640	188,994	54,150	16,366	68,535	13,966	20,000	22,748	56,744
	1882	100,000	323,618	45,106	176,512	43,734	16,091	59,765	9,848	15,000	22,278	47,126
	1881	100,000	306,323	43,593	162,820	43,757	16,012	59,765	12,426	15,000	19,937	47,393
	1880	100,000	290,780	40,642	150,138	40,663	15,867	56,470	7,338	15,000	21,117	43,455
	1879	100,000	269,048	38,707	130,341	38,545	14,597	53,072	8,321	15,000	17,244	40,565
WASHINGTON, Cincinnati.	1887	150,000	260,023	35,605	74,418	22,645	18,077	40,722	27,875	14,624	18,957	61,456
E. V. Brookfield, Pres., Henry Emerson, Sec.	1886	150,000	281,095	33,450	97,645	29,379	14,190	43,504	15,768	11,823	17,748	45,369
	1885	150,000	352,220	37,105	65,115	33,672	12,279	45,952	19,168	12,000	16,426	47,594

* Business of six months. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year beg. to end	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
ALLEGHENY, Pittsburgh—Cont.												
1885	1885	\$100,000	\$337,862	\$110,504	\$27,268	\$178,580	\$16,727	\$195,307	\$113,341	\$16,000	\$65,402	\$194,833
1886	1886	200,000	339,482	102,819	37,063	182,385	18,374	200,759	119,835	16,000	65,702	201,537
1887	1887	200,000	344,444	93,725	50,718	103,839	18,055	181,994	77,588	16,000	58,695	152,283
1888	1888	200,000	319,706	76,640	43,066	133,186	18,709	151,895	77,733	16,000	51,950	145,683
1889	1889	200,000	311,024	72,402	38,622	127,569	15,792	143,361	76,944	16,000	48,202	141,146
1890	1890	200,000	309,781	63,681	46,100	120,005	13,643	134,648	66,873	16,000	41,926	124,799
1891	1891	200,000	300,597	50,396	50,171	95,286	15,282	110,568	53,214	12,000	37,040	102,269
1892	1892	500,000	2,401,956	1,490,379	411,577	1,368,293	114,649	1,482,945	874,881	50,910	489,982	1,415,773
1893	1893	500,000	2,391,858	1,248,984	534,874	1,205,805	208,200	1,414,005	635,390	39,747	417,214	1,092,822
1894	1894	400,000	1,918,432	1,070,611	447,821	1,014,560	71,692	1,086,252	578,117	27,713	349,131	954,961
1895	1895	400,000	1,768,092	961,450	406,642	868,495	91,756	960,251	589,599	40,250	322,700	953,699
1896	1896	400,000	1,804,519	822,970	531,549	758,266	82,090	840,356	464,812	40,040	273,964	778,618
1897	1897	400,000	1,712,532	684,998	627,534	599,473	73,294	642,767	332,860	39,290	273,783	579,933
1898	1898	400,000	1,620,397	559,074	661,233	425,262	73,143	498,405	243,743	39,975	103,849	447,597
1899	1899	400,000	1,545,887	504,946	640,941	349,999	75,188	425,187	198,423	39,855	125,994	364,272
1900	1900	400,000	1,463,607	474,798	588,809	297,288	66,976	364,264	145,563	40,435	110,685	296,684
ARMENIA, Pittsburgh												
1886	1886	250,000	295,132	31,337	13,795	37,383	17,340	54,723	30,321	15,273	18,271	63,805
1887	1887	250,000	306,274	32,927	23,347	38,393	17,265	55,658	20,615	19,429	19,147	59,191
1888	1888	250,000	307,971	29,022	28,949	37,897	17,740	49,637	13,581	17,201	16,404	47,186
1889	1889	250,000	306,395	28,795	27,570	31,848	14,925	46,773	17,338	10,657	15,323	43,318
1890	1890	250,000	304,547	34,733	19,814	35,065	16,653	51,718	24,685	9,823	15,627	50,985
1891	1891	250,000	302,087	36,637	13,450	43,176	19,505	62,741	35,607	17,403	17,403	70,575
1892	1892	250,000	310,101	37,165	22,936	45,632	17,030	62,662	19,155	22,888	18,364	60,407
1893	1893	250,000	308,665	27,664	31,001	40,299	19,104	59,403	12,837	17,274	16,605	46,718
1894	1894	250,000	297,292	22,392	24,900	\$6,004	20,028	46,033	12,560	15,453	12,944	40,957
ARTISANS, Pittsburgh												
1886	1886	100,000	131,534	18,696	12,898	26,222	8,634	34,856	12,636	6,070	15,368	34,044
1887	1887	200,000	131,112	20,949	10,163	22,493	8,583	31,076	6,019	6,019	11,677	27,871
1888	1888	100,000	127,667	17,645	10,022	22,539	7,976	30,515	13,117	2,876	13,069	29,062
1889	1889	100,000	128,418	19,382	9,036	25,606	9,470	35,166	27,497	6,046	12,575	46,118
1890	1890	100,000	141,393	27,718	13,585	31,651	10,105	41,756	22,502	8,104	12,752	43,458
1891	1891	100,000	140,557	19,545	21,012	25,768	11,562	37,330	25,096	7,926	12,134	45,156
1892	1892	100,000	146,551	23,069	23,482	24,043	9,066	33,000	12,504	8,000	12,101	32,605
1893	1893	100,000	135,031	13,192	21,833	20,331	8,397	28,658	3,658	8,000	10,267	21,925
1894	1894	100,000	126,848	10,377	16,471	14,558	7,282	21,840	7,656	9,000	8,213	24,869
BEN FRANKLIN, Allegheny City												
1886	1886	150,000	198,176	31,459	16,717	35,337	12,387	47,724	18,982	9,000	5,915	33,897
1887	1887	150,000	193,212	31,974	11,238	35,640	9,572	45,212	16,990	9,000	12,259	38,249

BIRMINGHAM, Pittsburgh. John P. Schneider, Pres., E. G. Scholze, Sec.	1885	150,000	184,384	28,938	5,446	35,937	17,513	53,450	20,971	9,000	10,007	39,998
	1886	150,000	182,808	19,768	13,130	40,207	12,093	52,390	20,631	9,000	16,205	45,836
	1887	150,000	180,312	18,813	11,400	30,871	9,380	40,251	13,674	9,000	12,436	35,110
	1888	150,000	178,632	17,144	11,488	26,882	8,269	35,151	20,108	.....	10,451	30,559
	1889	150,000	178,594	20,898	11,695	38,875	8,857	47,733	20,219	4,500	15,979	46,058
	1890	150,000	175,430	19,890	5,540	29,121	8,127	37,243	16,393	.....	9,918	26,371
	1891	150,000	166,231	15,223	1,008	18,027	10,408	38,435	20,691	.....	9,981	30,672
	1892	200,000	244,597	24,823	10,774	24,402	13,629	38,931	18,623	12,000	11,016	41,699
	1893	200,000	246,723	27,940	18,777	33,043	12,955	45,708	18,659	12,000	11,142	41,801
	1894	200,000	242,889	31,864	11,085	38,486	13,045	51,595	20,821	12,000	13,840	52,661
	1895	200,000	246,447	31,017	15,430	43,821	11,940	55,761	23,892	12,000	14,686	50,578
	1896	200,000	241,706	33,153	8,553	43,666	11,736	55,402	15,477	12,000	13,136	40,613
	1897	200,000	226,899	19,713	7,186	25,072	10,225	35,207	21,393	12,000	9,246	42,549
	1898	200,000	233,637	24,856	8,781	30,219	9,893	40,112	13,756	15,530	11,189	40,475
	1899	200,000	233,907	20,356	13,551	23,695	9,750	33,445	3,449	14,680	10,012	27,541
	1900	171,410	197,737	16,967	9,400	20,486	12,937	33,147	3,156	.....	10,795	20,476
	1901	250,000	406,148	109,167	13,019	196,665	20,899	217,564	108,002	.....	69,602	267,604
	1902	250,000	445,135	100,614	4,521	226,118	21,060	247,178	153,896	15,000	70,481	248,207
	1903	250,000	434,201	147,668	3,653	195,740	21,820	217,560	159,119	.....	64,305	183,504
	1904	250,000	400,429	109,410	41,019	145,074	22,197	107,271	109,810	17,500	49,291	176,601
	1905	250,000	411,499	82,961	80,007	119,018	22,207	141,225	64,944	20,000	38,399	121,343
	1906	250,000	383,764	53,757	80,007	90,966	30,227	121,153	57,178	20,000	29,088	106,266
	1907	250,000	378,045	48,287	79,758	65,727	20,072	85,799	32,252	25,000	20,613	77,865
	1908	250,000	349,975	34,373	64,702	58,622	22,569	81,211	17,416	25,000	19,135	61,551
	1909	250,000	319,673	28,148	41,535	48,596	22,419	71,016	20,851	.....	17,461	38,312
	1910	100,000	174,155	11,426	62,729	10,128	9,625	19,753	5,604	7,950	6,783	20,337
	1911	100,000	173,731	12,872	60,859	9,581	11,936	21,517	4,590	8,000	6,719	19,309
	1912	100,000	172,287	9,534	62,753	10,927	9,822	20,749	3,637	8,040	6,007	18,584
	1913	100,000	177,615	10,441	67,174	12,400	10,595	23,015	8,628	7,950	6,397	23,049
	1914	100,000	180,501	11,623	68,578	12,334	9,011	21,945	8,078	7,950	6,807	18,805
	1915	100,000	176,938	10,971	65,937	11,777	10,973	22,750	12,676	8,000	6,970	17,061
	1916	100,000	182,162	15,336	66,826	10,650	9,867	20,457	2,640	8,000	7,051	27,091
	1917	100,000	174,654	8,700	65,954	10,920	11,312	22,241	2,520	8,512	7,086	18,121
	1918	100,000	171,155	11,037	60,118	10,972	10,930	21,902	5,795	7,900	7,664	21,319
	1919	500,000	667,543	179,075	11,532	235,579	35,402	270,981	197,975	15,000	95,156	308,131
	1920	500,000	704,788	201,290	3,498	270,704	34,229	304,933	151,869	108,328	108,328	290,127
	1921	500,000	684,164	178,504	5,660	226,661	34,536	259,197	116,990	15,000	97,400	229,399
	1922	500,000	645,351	139,713	5,638	219,799	31,160	250,959	101,686	40,000	90,673	232,359
	1923	500,000	607,260	80,319	26,041	111,828	23,669	135,477	48,734	16,000	45,617	110,351
	1924	200,000	268,243	35,559	32,684	50,648	15,061	65,709	23,420	12,000	18,560	53,080
	1925	200,000	258,049	23,925	34,124	31,543	108,441	139,984	14,607	8,000	10,068	24,675
	1926	100,000	150,379	20,278	30,101	28,004	7,691	35,695	7,895	8,000	9,653	25,548
	1927	100,000	140,867	18,819	22,048	22,937	7,781	30,718	10,673	7,000	6,668	26,371
	1928	100,000	179,498	17,148	8,350	96,784	11,483	108,267	89,441	6,000	36,867	132,308
	1929	100,000	217,861	91,705	26,156	129,849	10,773	140,622	68,668	8,000	40,346	116,954

— Impairment.

BOATMANS FIRE AND MARINE, Pittsburgh.....1865.
O. P. Seale, Pres., H. H. Schenck, Sec.

CASH, Pittsburgh.....1865.
R. H. King, Pres., J. T. Johnston, Sec.

CITIZENS, Pittsburgh.....1849.
W. G. Johnston, Pres., J. R. Sively, Sec.

CITY, Pittsburgh.....1870.
R. J. Anderson, Pres., J. F. Lanter, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year of Incorporation	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
PENNSYLVANIA—Continued.												
CITY, Pittsburgh—Cont.....	1885	\$100,000	\$208,441	\$65,430	\$43,011	\$100,733	\$10,126	\$110,859	\$54,227	\$7,000	\$33,011	\$94,238
	1884	100,000	196,188	57,602	38,586	82,116	11,724	93,840	66,708	8,000	28,814	103,522
	1883	206,810	64,037	42,773	42,773	81,152	11,724	92,876	50,265	8,000	26,941	84,510
	1882	100,000	167,084	53,504	44,485	68,935	10,764	79,739	33,206	8,000	23,948	65,154
	1881	100,000	186,783	44,825	41,958	53,583	10,894	74,477	34,350	8,000	22,517	64,867
	1880	100,000	177,922	41,993	36,019	59,855	9,931	69,786	29,003	8,000	20,589	57,052
	1879	100,000	168,430	37,249	31,181	48,348	9,513	57,854	28,161	7,000	17,049	52,210
DELAWARE MUTUAL SAFETY, Philadelphia.....1835												
T. C. Hand, Pres., H. Lyburn, Sec.	1887	360,000	1,551,462	278,140	1,913,322	470,158	55,579	595,737	276,698	220,058	112,747	609,993
	1886	360,000	1,719,200	244,492	1,134,717	488,706	61,385	490,181	201,312	188,175	102,439	491,086
	1885	360,000	1,704,456	237,226	1,107,230	385,993	60,001	446,894	179,997	195,252	89,935	465,189
	1884	360,000	1,727,275	299,570	1,107,705	463,818	119,511	583,329	272,419	220,288	89,453	634,452
	1883	360,000	1,946,089	394,548	1,191,541	513,964	139,839	653,793	287,519	251,924	97,481	626,824
	1882	360,000	2,005,493	384,753	1,126,740	575,672	135,767	615,459	346,700	236,273	111,247	674,220
	1881	360,000	2,022,838	412,733	1,126,105	706,042	116,297	822,339	437,071	207,937	117,862	762,870
	1880	360,000	2,067,652	520,211	1,117,441	714,072	188,248	902,320	461,701	272,793	112,107	846,601
	1879	360,000	2,064,148	538,799	1,116,349	603,488	89,749	698,237	417,563	268,920	100,972	787,455
FIRE ASSOCIATION, Philadelphia.....187.												
J. Lightfoot, Pres., W. S. Winship, Sec.	1887	500,000	4,512,782	3,183,250	829,533	1,620,601	220,659	1,851,260	1,015,788	200,000	540,000	1,755,978
	1886	500,000	4,445,576	3,020,013	939,563	1,586,719	211,470	1,798,189	958,886	200,000	511,849	1,688,738
	1885	500,000	4,250,564	2,966,772	783,792	1,540,736	204,582	1,745,314	979,282	200,000	500,686	1,679,968
	1884	500,000	4,106,426	2,927,669	678,757	1,431,892	227,172	1,659,061	937,831	200,000	478,394	1,716,225
	1883	500,000	4,279,676	2,965,161	814,515	1,467,084	217,662	1,684,746	1,104,709	200,000	473,438	1,778,147
	1882	500,000	4,339,231	2,917,194	1,422,037	1,468,772	229,457	1,698,230	1,087,457	200,000	492,504	1,780,061
	1881	500,000	4,494,647	2,770,230	1,125,418	1,437,966	238,368	1,676,334	1,003,933	200,000	491,446	1,694,479
	1880	500,000	4,312,270	2,601,109	1,211,161	1,326,463	230,603	1,539,060	763,368	200,000	448,684	1,411,930
	1879	500,000	4,165,718	2,518,972	1,146,746	1,160,008	216,718	1,370,726	620,088	199,560	362,093	1,201,681
FIRE INS. CO. OF THE COUNTY OF PHILA., Phila. 1832.												
James N. Stone, Pres., Charles R. Peck, Sec.	1886	400,000	772,572	250,250	122,322	174,206	36,081	210,287	120,378	25,834	53,007	199,219
	1885	400,000	749,558	234,499	115,059	165,152	35,366	200,515	107,367	23,958	51,219	182,544
	1884	400,000	702,477	186,533	115,944	135,848	32,667	168,538	66,618	23,820	46,354	136,792
	1883	400,000	641,493	155,007	86,416	107,717	22,522	140,392	70,410	26,513	39,322	126,245
	1882	400,000	641,027	139,781	101,246	88,589	24,345	112,934	40,058	19,893	34,696	84,659
	1881	400,000	413,814	116,769	97,045	64,045	20,585	85,225	37,665	20,235	24,593	64,353
	1880	400,000	403,533	101,230	102,303	45,863	19,604	65,497	17,862	17,883	19,344	54,086
	1879	100,000	386,009	83,937	102,072	17,580	15,672	33,252	12,764	10,000	9,094	31,858
			278,069	82,222	95,787		14,986	30,041	693	10,150	8,870	19,713

‡ Includes outstanding scrip.

Includes payments to scripholders.

FRANKLIN, Philadelphia. 1829.	1887	400,000	3,173,862	1,810,476	953,386	494,361	149,765	644,136	262,256	100,065	238,294	600,615
Jas. W. McAllister, Pres., E. T. Cresson, Sec.	1886	400,000	3,177,106	1,809,358	972,848	495,975	142,441	638,416	266,817	99,968	229,154	575,939
	1885	400,000	3,190,250	1,817,865	917,391	488,455	133,173	631,618	286,770	86,040	231,933	536,743
	1884	400,000	3,050,305	1,848,780	851,595	458,347	149,913	608,260	341,350	80,291	216,871	641,521
	1883	400,000	3,118,713	1,868,451	850,262	516,332	158,043	674,375	323,850	80,321	235,747	659,918
	1882	400,000	3,086,637	1,820,120	857,517	515,394	166,315	681,700	366,974	117,604	257,741	741,419
	1881	400,000	3,163,720	1,862,974	899,755	536,207	156,599	624,866	310,432	125,888	287,605	724,015
	1880	400,000	3,219,558	1,876,443	943,115	547,333	174,059	701,392	345,476	128,400	278,628	728,504
	1879	400,000	3,202,667	1,899,681	905,546	512,751	148,412	621,103	397,729	128,538	269,684	755,341
GERMAN, Philadelphia. 1871.	1887	100,000	273,762	97,326	76,436	59,700	14,315	67,105	33,046	5,566	16,460	55,972
Frank Bower, Pres., H. F. Robeno, Sec.	1886	100,000	265,781	89,131	76,650	41,828	15,743	57,571	19,766	5,639	15,614	40,859
	1885	100,000	247,321	75,778	71,543	31,264	13,977	44,850	18,147	5,622	12,123	35,892
	1884	100,000	235,741	70,111	65,630	25,971	13,997	39,968	10,401	6,000	11,436	27,837
	1883	100,000	225,202	64,566	60,636	19,231	11,247	30,478	13,209	5,658	9,873	28,740
	1882	100,000	219,986	64,577	60,609	18,066	12,214	30,280	7,784	6,129	10,504	24,417
	1881	100,000	214,679	59,436	55,243	18,195	11,105	29,300	11,670	6,228	9,251	27,149
	1880	100,000	210,904	55,031	55,873	14,836	10,311	29,347	1,359	5,519	8,012	14,890
	1879	100,000	200,224	55,579	44,045	10,139	10,449	29,586	1,107	6,041	8,974	21,122
GERMAN, Pittsburgh. 1862.	1887	200,000	467,548	185,381	82,166	225,003	29,165	254,168	145,519	24,000	73,953	243,472
C. Barchfield, Pres., F. L. Gross, Sec.	1886	200,000	465,650	184,242	81,408	236,461	19,311	255,772	136,646	24,000	80,394	241,046
	1885	200,000	449,814	185,714	84,100	250,829	19,235	270,004	159,177	24,000	86,224	269,401
	1884	200,000	448,458	166,414	82,044	239,928	19,586	254,514	139,581	24,000	80,621	244,202
	1883	200,000	431,792	130,759	101,033	197,928	18,157	216,085	110,953	24,000	66,667	200,660
	1882	200,000	413,493	109,911	103,582	184,708	18,404	203,112	76,660	24,000	76,005	176,665
	1881	200,000	388,036	87,774	100,262	130,129	16,274	155,493	49,591	24,000	59,947	133,538
	1880	200,000	364,230	69,328	94,952	98,100	19,448	117,528	57,284	24,000	33,138	114,422
	1879	200,000	360,069	48,591	111,478	63,077	18,438	81,515	15,743	24,000	23,322	63,065
GERMAN-AMERICAN, Pittsburgh. 1873.	1887	100,000	180,018	39,175	40,843	40,456	9,357	58,813	25,822	8,000	15,839	49,661
G. H. Meyer, Pres., W. J. Patterson, Sec.	1886	100,000	171,204	36,950	35,154	40,311	8,845	58,156	24,080	6,000	15,739	45,819
	1885	100,000	160,299	30,975	29,324	40,979	8,384	49,363	25,032	6,000	11,118	42,450
	1884	100,000	157,317	36,045	21,272	38,409	8,463	40,872	29,982	6,000	12,106	48,088
	1883	100,000	158,041	33,605	24,436	39,865	8,353	41,218	13,402	6,000	15,049	34,511
	1882	100,000	145,313	22,050	23,263	26,480	7,712	34,192	9,242	6,000	7,718	22,960
	1881	100,000	135,019	16,000	19,019	21,522	8,185	29,707	7,560	6,000	10,866	24,413
	1880	100,000	120,584	12,238	17,346	17,372	7,823	25,195	2,841	4,000	9,572	16,413
	1879	100,000	120,000	11,819	8,187	12,474	7,412	19,886	1,636	5,000	7,065	13,701
GRAND FIRE AND MARINE, Philadelphia. 1853.	1887	300,000	1,418,904	508,460	610,444	360,145	59,625	419,770	133,043	72,000	161,626	366,669
A. S. Gillett, Pres., E. F. Merrill, Sec.	1886	300,000	1,357,468	454,083	602,485	360,143	58,876	419,017	124,022	72,000	144,842	344,934
	1885	300,000	1,269,510	416,088	546,522	330,124	61,903	391,027	104,852	60,000	140,957	350,809
	1884	300,000	1,227,662	406,038	521,624	311,117	67,720	378,843	171,269	72,000	153,047	366,316
	1883	300,000	1,259,967	394,716	505,251	334,902	66,357	399,259	131,941	72,000	148,133	350,074
	1882	300,000	1,208,645	373,897	534,748	314,535	59,005	373,600	139,516	75,000	151,633	366,349
	1881	300,000	1,134,486	365,098	467,388	299,504	58,946	388,450	129,220	60,000	139,073	328,393
	1880	300,000	1,153,364	306,378	546,986	266,360	59,043	328,403	170,026	60,000	123,049	353,075
	1879	300,000	1,161,634	306,772	557,862	253,603	58,834	312,437	111,474	60,000	120,860	292,334

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended 1917	Capital	Total Assets Exclusive of Real- Estate Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
HUMBOLDT, Allegheny City.....1871.	1887	\$100,000	\$126,748	\$24,331	\$2,417	\$26,270	\$6,822	\$33,102	\$17,237	\$6,000	\$10,557	\$33,794
P. J. Urding, Pres., A. H. Trimble, Sec.	1886	100,000	128,528	25,956	4,622	26,536	7,585	34,121	14,366	4,000	12,061	30,367
	1885	100,000	120,251	20,251	5,319	27,470	7,212	34,682	24,588	.....	11,695	36,283
	1884	100,000	127,019	26,817	802	37,710	7,210	44,920	24,359	.....	15,405	46,324
	1883	100,000	129,714	19,141	10,573	21,400	8,549	29,949	9,930	6,000	9,804	25,734
	1882	100,000	123,166	16,082	7,084	15,914	6,495	22,409	8,866	3,000	7,771	19,667
	1881	100,000	118,564	15,075	3,489	17,090	5,751	22,841	9,448	6,000	8,086	23,297
	1880	100,000	118,676	14,465	4,211	13,508	5,812	19,320	2,708	5,686	11,558	20,952
	1879	81,732	98,996	13,684	3,580	12,398	3,674	16,072	5,202	.....	6,932	12,134
INS. CO. OF NORTH AMERICA, Philadelphia.....1794.												
Chas. Platt, Pres., Greville E. Fryer, Sec.	1887	3,000,000	8,436,591	3,022,101	2,404,491	3,399,580	395,919	3,795,499	2,186,614	450,000	1,054,868	3,691,482
	1886	3,000,000	8,474,352	2,944,023	2,530,320	3,468,022	402,504	3,870,526	2,716,367	600,000	1,059,770	4,376,137
	1885	3,000,000	8,977,591	3,022,266	2,955,325	3,545,058	432,158	3,977,216	2,569,176	600,000	1,024,491	4,203,597
	1884	3,000,000	9,087,235	2,958,355	3,128,880	3,664,474	441,676	4,106,150	2,390,448	600,000	990,098	3,986,546
	1883	3,000,000	9,071,696	2,859,732	3,211,964	3,851,148	428,787	4,279,935	2,390,795	600,000	1,055,201	4,045,986
	1882	3,000,000	8,881,053	2,630,274	3,250,779	3,481,275	468,741	3,960,016	2,367,811	534,162	932,864	3,832,837
	1881	3,000,000	8,818,805	2,359,327	3,459,478	3,280,806	356,172	3,636,978	2,400,666	400,000	938,632	3,759,298
	1880	3,000,000	7,300,937	2,845,944	2,454,993	3,671,757	390,681	3,960,681	2,531,191	400,000	880,357	3,811,548
	1879	2,000,000	6,591,740	2,177,279	2,414,461	3,194,250	304,274	3,498,523	2,333,479	400,000	737,639	3,471,118
INS. CO. OF THE STATE OF PA., Philadelphia.....1794.												
G. G. Crowell, Pres., A. B. Earle, Sec.	1887	200,000	645,935	995,887	150,048	254,286	27,873	282,159	177,108	20,000	96,089	293,287
	1886	200,000	637,538	245,498	192,040	195,113	21,289	217,402	121,896	20,290	79,322	220,674
	1885	200,000	626,864	226,590	200,335	187,139	28,202	215,342	124,503	20,110	76,061	220,674
	1884	200,000	626,597	237,172	189,425	214,820	33,107	247,927	102,343	19,870	82,359	202,572
	1883	200,000	629,489	279,845	219,644	284,222	39,028	324,127	122,572	19,960	84,618	327,150
	1882	200,000	718,209	274,381	243,828	262,568	33,693	296,136	187,206	20,412	82,153	289,771
	1881	200,000	706,641	276,331	230,310	295,076	30,499	325,575	202,149	21,712	88,679	312,540
	1880	200,000	700,461	260,836	239,625	301,905	27,569	329,474	190,916	23,868	81,220	296,004
	1879	200,000	661,625	237,687	223,938	228,258	26,757	255,015	199,007	23,988	68,545	291,540
JEFFERSON, Philadelphia.....1855.												
W. McDaniel, Pres., P. E. Coleman, Sec.	1887	100,000	339,066	60,713	178,353	17,441	17,286	38,727	2,608	11,866	10,266	24,754
	1886	100,000	327,754	58,901	168,853	19,500	18,609	38,100	9,412	10,368	10,368	31,390
	1885	100,000	319,167	55,464	163,703	15,668	18,154	33,822	3,395	11,964	9,749	25,168
	1884	100,000	312,902	54,023	158,879	17,145	18,720	35,874	3,263	12,451	10,090	25,744
	1883	100,000	305,453	52,083	153,370	15,594	17,583	33,177	6,769	10,118	8,666	25,556
	1882	100,000	277,072	49,679	147,923	15,810	23,779	31,672	2,495	9,903	10,342	24,740
	1881	100,000	268,799	50,199	138,600	15,585	23,088	32,688	5,336	10,038	8,759	24,133
	1880	100,000	271,312	46,601	124,711	15,155	15,368	30,523	4,495	10,002	9,051	23,478
	1879	100,000	272,369	48,724	123,645	15,336	16,181	31,517	3,011	9,942	6,895	19,848

LUMBERMENS, Philadelphia.....1873.	1887	250,000	715,037	257,068	207,975	89,429	37,289	126,718	46,662	15,000	32,177	93,839
J. H. Collins, Pres., Oliver H. Hill, Sec.	1886	250,000	675,543	238,587	186,956	83,840	48,459	132,299	46,038	15,000	32,190	93,228
	1885	250,000	627,085	223,704	153,201	78,521	31,787	110,308	49,937	15,000	31,718	95,755
	1884	250,000	580,108	214,588	144,520	66,011	33,601	109,612	55,511	15,000	32,382	102,693
	1883	250,000	585,064	193,210	141,854	68,907	30,132	118,439	59,209	15,000	28,104	82,313
	1882	250,000	555,476	171,191	134,285	69,222	31,082	100,397	38,107	15,000	28,849	82,950
	1881	250,000	534,630	156,161	128,469	84,857	31,086	115,943	49,249	15,000	28,237	92,486
	1880	250,000	514,100	137,850	126,250	45,017	26,598	71,609	11,672	12,000	20,869	44,541
	1879	200,000	412,352	119,559	94,763	34,807	24,670	59,477	7,806	12,000	17,836	37,642
MANUFACTURERS AND MERCHANTS, Pittsburgh.....1865.	1887	250,000	372,183	90,057	32,126	91,537	15,759	107,296	126,199	.....	33,340	159,539
J. I. Bennett, Pres., Wm. T. Adair, Sec.	1886	250,000	410,264	122,598	26,666	150,740	19,569	170,731	100,731	20,000	53,963	174,616
	1885	250,000	409,462	83,456	76,066	108,112	19,582	127,504	47,599	20,000	36,017	104,516
	1884	250,000	387,056	51,377	69,058	69,058	19,075	89,023	23,193	20,000	25,153	68,346
	1883	250,000	369,251	34,511	84,740	35,870	18,851	54,721	11,628	22,500	14,362	48,490
	1882	250,000	352,511	35,074	67,437	39,773	17,879	57,052	21,495	20,000	13,252	54,747
	1881	250,000	354,832	40,866	69,976	39,501	15,505	55,066	17,963	25,000	10,002	52,995
	1880	250,000	348,733	31,886	66,853	36,036	14,404	49,340	7,726	19,477	10,240	37,443
	1879	235,000	327,219	32,246	58,973	34,806	11,843	46,649	6,298	14,718	12,313	33,334
MECHANICS, Philadelphia.....1854.	1887	250,000	617,253	244,098	123,155	129,728	28,785	158,513	93,053	20,091	40,487	153,631
Jas. Wood, Pres., Simon J. Martin, Sec.	1886	250,000	606,044	233,937	122,107	118,927	25,907	144,834	58,460	19,735	36,164	114,359
	1885	250,000	567,264	214,666	102,598	105,905	24,054	129,359	67,221	19,999	32,173	119,393
	1884	250,000	545,872	204,187	91,685	92,591	25,280	117,880	59,566	24,873	27,479	111,921
	1883	250,000	528,537	183,135	105,402	75,596	25,922	101,538	34,724	20,000	23,098	78,632
	1882	250,000	508,898	165,825	83,073	49,921	25,032	74,933	27,017	12,530	19,331	58,978
	1881	250,000	488,491	157,705	86,720	20,626	71,745	92,371	15,947	7,027	12,969	36,543
	1880	125,000	313,103	100,486	27,617	11,153	14,119	25,272	4,107	12,727	6,400	23,294
	1879	125,000	310,446	161,334	24,112	11,114	15,725	25,725	5,933	9,777	6,890	22,540
MONONGAHELA, Pittsburgh.....1854.	1887	175,000	221,237	17,289	28,948	14,355	11,843	26,198	16,766	5,451	8,040	20,257
W. A. Caldwell, Pres., J. H. Clancy, Sec.	1886	175,000	223,331	19,919	28,412	17,009	11,982	29,051	6,202	8,520	8,520	25,224
	1885	175,000	220,535	15,400	30,135	15,934	12,046	27,080	7,358	12,049	8,504	27,911
	1884	175,000	211,308	14,452	31,856	16,820	11,686	28,506	13,914	5,250	7,353	26,517
	1883	175,000	219,979	17,206	27,773	17,479	11,159	28,698	5,461	11,385	7,045	24,791
	1882	175,000	221,883	11,850	25,023	17,377	11,669	29,076	20,000	.....	8,602	28,622
	1881	175,000	220,978	17,695	28,283	15,537	10,673	26,210	6,337	14,000	7,205	27,522
	1880	175,000	209,599	12,450	22,059	14,945	10,710	25,055	3,866	14,000	8,358	26,354
	1879	175,000	206,072	12,934	21,138	12,570	26,468	25,072	11,595	12,596	22,560	36,167
NATIONAL, Allegheny City.....1866.	1887	100,000	199,957	32,853	58,104	31,582	9,314	40,806	14,845	8,000	35,411	28,950
H. M. Boyle, Pres., H. M. Schmitt, Sec.	1886	100,000	185,441	28,135	57,059	28,966	9,107	38,073	8,516	8,000	11,534	28,950
	1885	100,000	175,096	24,666	50,430	26,210	9,315	35,525	8,332	8,000	12,363	28,955
	1884	100,000	167,000	23,941	43,506	24,497	9,832	34,329	5,687	8,000	10,687	24,374
	1883	100,000	158,549	22,420	36,199	25,419	11,699	37,118	11,486	8,000	11,314	30,800
	1882	100,000	157,275	22,881	34,394	25,536	8,184	33,720	10,052	8,000	10,290	23,590
	1881	100,000	152,000	17,593	34,467	20,363	8,997	29,360	10,710	8,000	9,751	21,779
	1880	100,000	153,520	23,014	30,506	22,105	7,771	29,876	5,493	7,000	9,376	21,779
	1879	100,000	145,229	18,543	26,686	18,647	7,653	26,280	7,557	3,000	9,127	19,664

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Terminated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
PENNSYLVANIA, Philadelphia, 1885.	1887	\$400,000	2,890,807	1,207,958	1,117,430	\$952,461	\$132,223	1,084,684	\$545,471	\$50,000	\$331,180	\$226,651
J. Devereux, Pres., John L. Thomson, Sec.	1886	400,000	2,710,885	1,083,459	1,237,426	901,254	106,135	1,007,379	557,640	50,000	304,079	911,719
	1885	400,000	2,552,512	1,095,458	1,057,199	910,239	95,633	1,005,869	544,140	40,000	395,401	889,541
	1884	400,000	2,378,918	1,077,146	901,772	835,499	177,741	953,240	504,107	40,000	390,013	884,186
	1883	400,000	2,322,822	1,025,037	897,785	814,574	109,886	924,460	619,950	40,000	278,221	938,171
	1882	400,000	2,301,946	939,390	962,626	791,811	104,119	825,930	418,113	40,000	259,084	740,197
	1881	400,000	2,227,516	882,048	945,568	642,698	123,543	766,241	376,918	40,000	241,885	658,803
	1880	400,000	2,131,939	846,170	884,869	601,409	101,724	703,133	365,695	40,000	220,304	606,089
	1879	400,000	2,011,112	804,039	807,073	532,537	102,841	635,378	318,486	40,000	195,600	554,086
PEOPLES, Pittsburgh, 1862												
J. Herdman, Pres., Wm. F. Gardner, Sec.	1887	200,000	322,461	103,856	18,598	144,083	18,394	162,387	126,803	12,000	51,704	190,597
	1886	200,000	336,861	100,047	36,814	164,151	18,708	182,843	108,357	12,000	53,777	174,134
	1885	200,000	323,998	96,313	27,685	151,083	19,457	170,540	119,314	12,000	49,500	180,814
	1884	200,000	340,277	97,242	43,035	129,658	34,540	164,198	104,823	12,000	47,017	165,840
	1883	200,000	351,491	61,452	90,039	72,006	115,652	188,558	66,393	12,000	18,220	90,523
	1882	100,000	253,239	51,699	101,540	55,463	15,536	70,999	33,985	12,000	16,987	62,972
	1881	100,000	239,066	31,868	107,258	38,833	13,367	52,200	17,953	12,000	12,624	42,577
	1880	100,000	221,724	23,150	99,574	29,710	12,666	42,316	7,733	12,000	10,464	30,197
	1879	100,000	208,429	23,955	81,774	25,431	11,367	36,798	10,976	12,000	9,591	32,597
PITTSBURGH, Pittsburgh, 1851.												
C. Arbutnot, Pres., Hillis McKown, Sec.	1887	100,000	273,550	16,984	156,626	17,493	17,386	34,879	9,496	16,000	8,997	34,493
	1886	100,000	275,409	19,247	156,162	20,308	16,816	37,214	7,369	16,000	13,279	36,668
	1885	100,000	275,247	19,937	156,150	22,084	18,872	40,956	5,664	16,000	13,269	34,933
	1884	100,000	268,844	21,637	147,207	20,790	17,504	38,294	9,275	16,000	12,614	37,889
	1883	100,000	269,914	26,114	143,800	27,391	19,394	46,685	14,214	16,000	14,671	44,885
	1882	100,000	267,280	25,322	141,958	27,686	21,531	50,001	12,439	16,000	16,581	45,080
	1881	100,000	257,791	19,879	137,912	24,085	21,158	45,843	13,742	16,000	13,958	43,700
	1880	100,000	257,395	20,487	136,818	24,794	20,045	44,839	2,356	16,000	15,713	34,069
	1879	100,000	247,290	19,010	128,280	20,163	16,983	37,146	5,341	16,000	11,993	33,264
READING, Reading, 1867.												
W. A. Arnold, Pres., S. E. Ancona, Sec.	1887	250,000	466,048	86,432	130,216	95,022	23,454	118,476	59,999	19,990	30,404	110,383
	1886	250,000	445,207	75,366	119,848	78,237	27,090	105,267	37,397	20,204	26,482	83,992
	1885	250,000	417,230	74,293	92,946	76,876	24,011	100,987	51,161	19,820	27,123	98,113
	1884	250,000	410,230	67,330	92,990	63,362	21,827	85,207	33,055	10,548	23,233	65,840
	1883	250,000	390,846	43,417	97,429	38,095	24,435	62,530	28,089	18,293	14,422	61,604
	1882	250,000	361,199	36,177	100,022	32,208	24,844	53,052	5,894	17,290	12,690	35,754
	1881	200,000	317,513	30,487	87,026	25,366	19,016	44,342	8,491	16,081	11,986	36,498
	1880	200,000	306,442	29,857	76,585	24,158	17,068	41,226	3,037	15,795	9,852	28,594
	1879	200,000	299,419	26,104	64,225	21,162	18,637	39,799	2,035	15,782	7,500	25,317

1877	RELANCE, Philadelphia.....	1841.	Thos. C. Hill, Pres., Wm. Chubb, Sec.	300,000	808,056	307,544	300,512	141,134	37,245	178,379	94,371	24,000	48,559	166,930
1886				300,000	797,576	900,866	296,080	115,712	36,384	159,096	57,380	24,000	41,224	122,604
1885				300,000	762,023	123,511	279,512	100,682	96,265	196,047	66,968	24,000	36,685	127,212
1884				300,000	735,866	172,794	263,072	87,040	37,773	124,813	97,730	24,000	36,685	158,415
1883				300,000	709,045	171,867	297,238	82,219	38,539	120,758	61,990	24,000	33,013	119,009
1882				300,000	753,906	191,986	291,920	73,004	36,693	109,607	22,166	24,000	20,037	76,811
1881				300,000	712,176	134,752	277,424	45,841	35,046	80,887	35,413	24,000	20,037	81,590
1880				300,000	720,497	128,366	292,128	41,559	36,369	77,548	13,390	24,000	20,497	57,887
1879				300,000	673,192	124,081	249,111	28,042	36,363	64,404	11,259	24,000	17,454	52,706
1887	SPRING GARDEN, Philadelphia.....	1835.		400,000	1,288,952	517,562	370,690	242,107	60,782	302,049	133,273	64,000	87,462	284,735
1886				400,000	1,274,492	465,370	411,122	170,901	55,191	226,091	68,887	64,000	62,549	198,676
1885	N. F. Evans, Pres., J. E. Peterson, Sec.			400,000	1,222,486	434,251	388,335	133,465	63,330	196,790	50,623	64,000	60,712	175,335
1884				400,000	1,176,679	400,235	370,444	104,885	71,011	175,896	60,953	64,000	59,117	184,070
1883				400,000	1,182,588	374,256	408,332	93,486	63,515	157,001	28,793	64,000	44,588	137,311
1882				400,000	1,141,120	350,586	390,594	82,046	64,193	146,794	27,190	64,000	38,071	129,801
1881				400,000	1,156,725	325,853	430,872	90,257	57,412	97,669	34,834	64,000	25,141	123,975
1880				400,000	1,155,072	322,366	422,793	30,256	67,788	98,044	21,832	64,000	21,190	107,022
1879				400,000	1,143,665	327,469	416,196	30,812	70,561	101,374	25,143	64,000	21,182	110,325
1887	SUN, Philadelphia.....	1870.		100,000	104,175	800	3,375	.....	10,017	10,017	880	.....	2,179	3,959
1886	James Nell, Pres., B. A. Mitchell, Jr., Sec.			100,000	98,830	1,321	2,491	.....	7,018	7,018	3,275	.....	3,255	6,530
1887	TEUTONIA, Allegheny City.....	1871.		125,000	203,089	25,729	52,810	22,478	11,577	34,955	1,900	7,500	9,868	19,298
1886				125,000	189,339	19,129	45,210	11,114	10,577	31,691	8,591	7,500	9,956	25,546
1885				125,000	183,136	20,093	30,818	18,797	9,785	28,582	5,040	7,500	8,956	21,406
1884	Henry Gerwig, Pres., C. W. Gerwig, Sec.			125,000	175,554	19,736	30,818	22,780	9,017	31,797	12,864	7,500	9,937	30,391
1883				125,000	173,612	22,398	20,214	25,981	9,236	35,217	12,571	7,500	9,840	29,911
1882				125,000	167,999	21,184	21,815	19,533	7,946	27,479	14,104	8,750	9,204	32,058
1881				125,000	173,413	19,040	29,373	19,254	7,022	26,276	7,939	10,000	8,738	26,677
1880				125,000	170,993	16,901	29,092	20,334	9,726	30,660	4,830	5,413	9,705	19,048
1879				119,680	160,618	15,869	25,069	15,686	8,998	24,684	2,474	2,500	8,174	13,148
1887	TEUTONIA, Philadelphia.....	1871.		200,000	262,359	42,070	20,289	27,872	9,906	37,778	14,204	8,000	12,919	35,123
1886				200,000	262,272	36,966	25,312	23,167	8,713	33,880	5,791	8,000	14,161	27,884
1885				200,000	251,740	31,637	20,193	17,445	10,754	28,199	10,176	9,000	11,114	30,290
1884				200,000	253,095	28,361	24,734	13,338	10,728	24,066	1,199	12,000	11,340	24,539
1883				200,000	263,161	24,486	38,735	13,538	13,702	28,240	10,693	12,000	10,223	32,446
1882				200,000	272,634	33,670	38,933	13,282	14,347	27,629	4,271	12,000	10,584	26,865
1881				200,000	273,255	31,622	41,623	12,919	14,633	27,552	2,252	12,000	10,815	25,067
1880				200,000	272,439	32,868	39,541	13,844	15,680	29,524	7,048	12,000	11,953	25,067
1879				200,000	270,397	33,656	39,651	17,677	14,103	31,781	13,856	6,000	11,953	31,007
1887	UNION, Philadelphia.....	1803.		450,000	796,542	334,164	12,378	446,100	34,684	478,784	330,990	15,497	187,743	534,231
1886				375,000	782,074	376,187	30,887	405,565	30,324	495,889	308,970	14	205,734	514,718
1885				375,000	784,057	399,255	9,302	401,564	33,250	432,814	354,868	137	207,662	562,697
1884				375,000	866,420	466,738	4,671	717,182	40,080	757,233	621,273	23,750	236,398	881,521
1883				1,000,000	1,302,066	366,022	26,064	728,368	41,614	799,922	485,860	39,993	224,688	880,391
1882				500,000	884,299	353,162	31,137	724,738	46,356	771,094	460,651	10,740	210,467	731,322
1881				500,000	894,562	395,667	68,895	591,782	47,338	699,120	39,712	39,712	191,477	363,786
1880				500,000	871,797	260,895	101,902	462,129	49,226	492,355	231,117	90,866	112,586	373,599
1879				500,000	704,023	159,220	44,803	215,185	20,382	235,597	151,162	16,000	56,336	223,498

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ending Dec 31	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses (Other than Losses and Dividends)	Total Disburse- ments.
PENNSYLVANIA—Continued.												
UNION, Pittsburgh.....1871.	1887	\$100,000	\$134,473	\$17,058	\$17,415	\$19,814	\$8,956	\$28,770	\$11,139	\$5,947	\$10,238	\$27,324
Andrew W. Mellon, Pres., J. W. J. McLain, Sec.	1886	100,000	135,253	17,441	17,832	18,027	7,937	25,964	7,266	5,900	9,888	23,074
	1885	100,000	134,000	15,971	16,738	17,006	8,667	25,981	6,086	2,975	11,581	20,642
	1884	100,000	124,164	16,226	7,938	18,539	8,667	27,206	12,801	5,040	13,067	31,868
	1883	100,000	120,127	16,379	12,748	15,349	7,575	22,924	12,803	2,881	8,301	23,985
	1882	100,000	129,981	16,534	13,447	16,051	9,460	25,521	13,111	5,945	8,749	27,805
	1881	100,000	133,472	17,070	16,402	13,688	8,157	22,145	8,097	8,845	8,845	23,000
	1880	100,000	134,350	16,391	17,959	13,881	8,285	22,166	3,021	5,918	7,591	17,991
	1879	100,000	126,944	14,437	12,507	12,376	6,306	18,682	3,315	5,982	8,598	16,865
UNITED FIREMENS, Philade phia.....1860.												
J. L. Caven, Pr s., Robert B. Beath, Sec.	1887	300,000	626,581	569,141	57,440	179,004	40,272	219,276	127,423	18,000	73,616	219,039
	1886	300,000	869,975	517,692	72,333	152,345	36,846	186,191	86,436	18,000	62,136	166,572
	1885	300,000	824,139	470,273	61,866	129,977	32,818	162,795	71,629	18,000	54,022	143,951
	1884	300,000	783,158	431,433	51,725	105,058	34,710	136,768	83,536	18,000	46,768	148,324
	1883	300,000	781,014	410,952	70,062	116,066	35,748	151,814	62,977	18,000	53,744	134,721
	1882	300,000	736,252	369,125	67,127	78,872	29,422	208,354	80,622	.....	41,058	121,750
	1881	200,000	586,984	419,550	38,566	129,049	31,797	160,846	121,952	.....	73,869	195,821
	1880	200,000	666,458	456,050	10,408	184,820	36,772	215,592	158,414	.....	78,901	266,916
	1879	200,000	672,777	415,956	56,821	128,220	37,369	165,669	71,081	25,275	58,650	155,006
WESTERN, Pittsburgh.....1849.												
A. Nimick, Pres., W. P. Herbert, Sec.	1887	300,000	447,011	119,669	27,322	155,686	21,768	177,454	134,313	12,000	46,595	192,908
	1886	300,000	459,411	96,585	62,866	139,316	21,882	161,198	85,799	24,000	45,952	152,452
	1885	300,000	448,502	73,346	75,156	112,471	22,009	134,480	53,393	24,000	38,909	110,273
	1884	300,000	444,678	59,056	72,622	81,293	22,009	100,363	51,592	15,750	37,931	94,373
	1883	225,000	345,668	36,680	83,928	45,366	18,353	69,719	27,123	15,750	15,091	57,964
	1882	225,000	338,948	35,163	78,785	39,831	19,022	59,813	25,113	15,750	13,645	54,508
	1881	225,000	333,111	34,815	73,206	41,201	16,695	57,896	15,301	24,750	12,970	53,111
	1880	225,000	328,514	25,243	78,273	37,659	18,693	57,162	7,020	27,000	12,495	48,415
	1879	225,000	315,814	21,558	69,250	28,354	16,863	45,157	6,996	27,000	11,694	41,070
RHODE ISLAND.												
ATLANTIC FIRE AND MARINE, Providence.....1852.	1887	200,000	248,906	42,479	6,426	36,488	14,578	51,066	36,687	6,613	21,413	64,243
J. S. Parish, Pres., T. W. Hayward, Sec.	1886	200,000	251,076	31,031	20,045	41,562	14,844	56,406	29,185	12,123	22,390	61,598
	1885	200,000	252,487	36,191	16,266	42,311	14,064	56,375	25,055	13,773	22,705	61,533
	1884	200,000	246,757	35,693	11,064	52,800	14,511	67,311	27,179	.....	27,166	54,345
	1883	200,000	252,896	47,024	5,872	57,524	14,173	71,697	30,440	12,118	25,889	58,447
	1882	200,000	253,938	40,941	12,997	51,188	12,545	69,733	31,212	11,911	25,863	65,486
	1881	200,000	253,765	44,568	9,177	64,457	14,670	79,127	39,929	12,119	29,775	81,823
	1880	200,000	260,418	42,516	17,002	62,046	14,114	76,160	38,247	11,991	29,550	79,788
	1879	200,000	255,036	40,291	14,745	48,058	14,239	62,297	34,593	5,946	26,960	67,499

— Impairment.

EQUITABLE FIRE AND MARINE, Providence.....1859. F. W. Arnold, Pres., Jas. E. Tillinghast, Sec.									
1887	300,000	560,081	147,156	113,985	215,271	231,844	239,115	119,681	222,567
1886	300,000	547,711	140,031	107,680	212,364	201,311	234,945	119,832	215,873
1885	300,000	540,640	141,611	79,029	212,360	203,401	233,737	112,609	206,535
1884	300,000	489,283	138,662	50,591	209,519	17,995	237,484	146,699	234,041
1883	300,000	500,041	148,601	51,440	237,247	17,995	258,564	163,607	254,997
1882	300,000	495,048	131,036	64,012	203,640	24,435	228,075	109,787	199,022
1881	300,000	468,051	86,540	81,511	130,454	123,280	253,723	17,061	137,854
1880	200,000	349,272	78,004	71,268	132,346	18,602	150,955	94,790	161,843
1879	200,000	338,638	71,980	60,658	108,696	19,666	126,562	49,025	107,470
1878	200,000	468,575	147,072	121,504	208,363	19,470	227,833	122,062	210,582
1877	200,000	452,895	137,615	115,280	198,833	19,194	218,027	112,793	197,497
1876	200,000	420,449	144,409	70,040	198,952	17,766	216,718	128,334	197,410
1875	200,000	407,652	154,565	53,067	213,261	19,068	232,329	101,356	240,421
1874	200,000	424,322	159,200	55,122	253,043	19,024	272,275	175,658	269,956
1873	200,000	428,501	146,470	82,031	212,226	19,024	231,230	121,266	211,465
1872	200,000	407,950	107,719	100,231	141,048	18,447	160,305	92,513	153,308
1871	200,000	385,976	99,965	86,011	152,825	18,983	169,808	121,822	193,060
1870	200,000	381,454	95,514	85,940	139,512	27,339	157,855	81,476	146,355
1869	400,000	1,116,959	577,937	138,921	831,077	35,777	866,704	596,498	804,554
1868	400,000	1,025,804	512,127	113,677	770,819	34,001	804,820	438,205	680,112
1867	400,000	960,429	496,338	64,091	778,612	34,549	811,161	597,468	745,368
1866	400,000	870,054	448,975	21,079	753,680	35,727	789,407	558,113	905,554
1865	400,000	1,000,874	643,678	17,196	994,311	36,939	1,031,250	718,599	1,098,871
1864	400,000	1,007,364	473,591	133,773	818,595	48,207	866,802	571,700	917,278
1863	400,000	890,593	366,471	124,032	605,633	35,719	641,352	382,748	568,203
1862	400,000	759,532	266,485	93,047	487,849	25,909	513,758	306,839	472,996
1861	400,000	624,823	191,696	73,127	397,993	22,576	330,539	201,230	297,822
1860	100,000	116,137	13,661	2,476	50,972	2,701	53,673	56,780	68,967
1859	100,000	130,849	20,795	10,124	52,934	3,120	56,054	35,129	48,022
1858	100,000	132,819	20,795	10,913	54,628	2,614	57,242	39,306	41,122
1857	100,000	121,148	9,379	11,769	41,016	2,157	43,173	15,217	23,007
1856	100,000	109,882	55	9,827	14,757	742	15,499	5,141	2,792
1855	150,000	173,695	9,107	14,528	17,027	27,922	44,049	5,905	.....
1854	150,000	171,270	9,703	11,567	18,201	9,163	27,454	15,828	31,763
1853	150,000	164,712	10,591	4,121	18,087	9,247	27,334	7,500	8,348
1852	150,000	168,242	13,280	4,962	19,509	17,915	37,424	7,500	8,375
1851	150,000	171,797	.....	.....	17,150	17,915	37,424	16,300	8,348
1850	124,500	164,008	16,439	5,069	10,945	28,095	28,095	2,516	8,300
1849	135,000	158,790	15,000	8,760	13,843	10,945	27,900	15,000	8,300
1848	100,000	112,738	6,380	6,358	31,899	815	32,654	16,043	7,500
1847	100,000	111,865	7,873	3,932	14,860	225	15,051	24,392	7,607
1846	100,000	.....	.....	.....	.....	.....	.....	.....	2,968

§ Organized in September, 1881. * Credited on stock notes. † Includes stock notes secured.

TENNESSEE.

ARLINGTON, Memphis1883.
T. B. Sims, Pres., W. H. Kennedy, Sec.

BLUFF CITY, Memphis.....1871.
James C. Neely, Pres., W. H. Moore, Sec.

CITIZENS, Memphis.....1886.
T. B. Sims, Pres., W. H. Kennedy, Sec.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Begun	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Div. Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disbursements.
TENNESSEE—Continued.												
EAST TENNESSEE, Knoxville......1885	1887	\$ 150,000	\$160,193	\$7,745	\$2,448	\$36,706	\$157	\$26,863	\$45,659	.....	\$23,392	\$69,051
S. T. Powers, Pres., J. E. Hickman, Sec.	1886	\$ 150,000	186,047	35,217	1,730	57,884	1,569	59,452	33,677	\$4,050	22,072	59,799
	1885	\$ 150,000	172,814	16,353	6,461	21,386	.....	22,360	887	.....	8,181	9,008
EQUITABLE, Nashville......1869	1887	150,000	191,220	36,105	5,095	41,887	12,717	54,604	33,324	12,000	17,478	62,802
A. G. Adams, Pres., J. O. Treanor, Sec.	1886	150,000	203,416	36,949	16,467	38,408	12,233	51,641	16,633	12,000	15,993	44,536
	1885	150,000	197,263	32,216	15,046	38,656	10,238	48,914	14,354	12,000	15,362	41,656
	1884	150,000	187,915	26,959	11,256	37,740	13,044	53,106	27,358	12,000	12,370	51,336
	1883	150,000	190,268	27,216	13,052	37,446	12,628	50,490	27,358	12,000	12,370	51,336
	1882	150,000	191,344	26,519	14,825	36,400	11,488	49,028	27,358	12,000	12,370	51,336
	1881	150,000	187,159	26,519	14,825	36,400	11,488	49,028	27,358	12,000	12,370	51,336
	1880	150,000	185,704	27,418	8,286	32,708	11,565	44,273	15,775	14,825	18,173	54,952
	1879	\$ 200,000	226,580	23,358	3,222	28,589	10,106	38,695	15,283	.....	16,440	38,908
FACTORS, Memphis......1882.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,723
N. Fontaine, Pres., Jas. E. Brasley, Sec.	1886	\$ 150,000	88,996	16,498	22,501	28,809	5,609	34,418	13,846	.....	.....	23,060
	1885	\$ 250,000	276,335	14,711	11,645	34,463	5,996	40,459	20,419	.....	8,214	34,670
	1884	\$ 250,000	270,729	13,584	7,145	34,362	5,835	39,197	17,940	.....	9,251	27,224
	1883	\$ 250,000	257,001	6,812	189	18,488	14,904	33,392	21,645	.....	5,804	27,449
GERMANIA, Memphis......1887.	1887	\$ 150,000	165,593	566	14,937	23,270	2,563	25,833	4,484	.....	6,413	10,897
C. C. Hein, Pres., Theo. Kreckel, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HERMITAGE, Nashville......1887.	1887	\$ 100,000	.....	.....	.....	.....	.....	.....	2,502	.....	.....	.....
G. M. Fletcher, Pres., Wm. Berry Bayless, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HERNANDO, Memphis......1860.	1887	150,000	160,141	5,431	4,710	22,209	8,683	30,892	41,008	7,500	7,628	56,226
S. H. Duncomb, Pres., J. S. Duncomb, Sec.	1886	150,000	185,523	7,956	18,843	19,500	10,837	30,337	3,822	15,000	7,685	26,597
	1885	150,000	181,445	8,179	23,266	20,611	10,412	31,023	12,411	15,000	7,181	34,592
	1884	150,000	184,919	12,300	22,619	23,937	10,893	34,830	7,288	13,500	7,397	28,095
	1883	150,000	176,200	8,794	19,470	21,215	10,223	31,438	10,012	25,500	6,533	34,545
	1882	150,000	186,579	9,271	23,308	30,700	11,514	42,274	6,419	.....	10,425	42,344
HOME, Memphis......1856	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. L. McGowan, Pres., B. F. Price, Sec.	1886	\$ 100,000	114,248	854	13,494	16,611	9,294	25,905	5,996	10,000	6,739	22,735
	1885	\$ 100,000	113,860	9,893	3,967	16,718	7,103	23,881	9,331	.....	7,443	16,774
	1884	\$ 100,000	111,258	5,611	5,647	18,751	6,790	25,462	11,596	6,000	7,771	19,967
	1883	\$ 100,000	106,468	4,848	1,620	18,751	6,983	25,734	10,284	.....	7,891	24,115
	1881	\$ 100,000	101,226	3,400	—	15,837	3,537	19,374	.....	.....	5,312	5,312
	1879	\$ 100,000	102,646	3,646	—	.....	.....	14,835	.....	.....	.....	10,101

— Impairment. * Credited on stock notes. † Includes stock notes secured.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended 1886	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
TENNESSEE—Continued.												
STATE, Nashville—Cont.	1881	\$200,000	\$251,515	\$25,304	\$26,121	\$33,827	\$38,955	\$72,783	\$28,741	\$30,000	\$18,465	\$77,206
	1880	200,000	257,605	25,667	31,938	34,752	25,501	60,253	6,849	32,000	16,621	55,470
	1879	198,397	249,765	20,792	30,571	31,687	26,693	60,386	10,534	22,000	13,256	45,790
VANDERBILT, Memphis	1887											
John Overton, Jr., Pres., P. B. Jones, Sec.	1886	100,000	104,625	2,455	2,180	33,028	2,404	35,432	17,851	4,000	4,573	26,424
	1884	100,000	124,794	24,566	228	53,976	2,672	56,648	22,719		11,453	34,172
	1883	100,000	102,453	4,597	— 2,144	11,017	1,062	12,079	7,664		4,204	11,868
TEXAS.												
EAST TEXAS, Tyler	1887	100,000	219,419	103,279	16,140	122,357	12,862	135,219	112,038	8,000	60,459	180,497
J. H. Brown, Pres., T. R. Bonner, Sec.	1886	100,000	205,014	78,016	26,998	179,466	10,512	189,978	94,741	8,000	55,145	157,886
	1885	100,000	178,520	64,813	13,707	105,844	9,214	115,058	66,540		31,220	97,760
	1884	100,000	160,747	58,767	1,980	92,577	15,432	108,009	93,151		32,919	126,070
	1883	100,000	185,707	69,848	15,859	100,434	10,711	111,145	60,118		30,685	90,803
	1882	100,000	160,741	41,275	9,468	76,768	9,689	86,457	75,669		28,990	103,959
	1881	100,000	176,489	53,061	23,428	76,500	10,934	87,434	46,759	8,000	22,458	77,217
	1880	100,000	166,179	31,203	31,976	55,999	10,546	66,545	18,215		21,392	39,607
UTAH.	1887	100,000	116,013	6,603	9,410	* 12,731	* 10,588	23,319	2,858		4,448	7,306
HOME, Salt Lake City.	1886											
Heber J. Grant, Pres., Elias A. Smi h, Sec.	1885	125,000	155,360	29,945	414	18,168	52,731	70,899	9,775	1,050	8,164	18,989
VERMONT.	1886	118,137	103,371	27,491	— 42,257	14,397	681	15,008	9,401		7,515	16,916
NEW ENGLAND, Rutland	1885	117,937	104,114	26,094	— 39,917	8,706	15,385	24,091	16,122		6,397	22,639
L. W. Redington, Pres., J. R. Hoedley, Sec.	1884	103,187	103,113	37,784	— 37,858	20,974	3,199	24,173	31,163		13,082	31,539
	1883	100,000	110,617	19,986	— 9,369	29,820	7,128	36,948	32,240		13,081	45,321
	1882	100,000	116,592	15,745	847							
	1881	100,000	111,230	9,468	1,762	16,391	232	16,623	584		4,809	5,393
VIRGINIA.												
ALEXANDRIA, Alexandria.	1887											
Benoni Wheat, Pres., George Wise, Sec.	1886	46,393	51,430			8,491	2,427	10,924	5,532	2,291	2,610	10,412
	1884	37,801	42,337	4,475	61	5,819	2,135	7,954		2,291	1,802	6,202
	1883	35,510	40,697	2,801	9,386	5,019	1,963	6,982	644		1,663	4,598

* Includes three months in 1886. — Impairment. † Twenty per cent paid in.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
WEST VIRGINIA—Continued.												
FIRE AND MARINE, Wheeling......1881.	1887	\$100,000	\$129,061	\$15,800	\$13,261	\$26,526	\$7,548	\$34,074	\$15,348	\$8,000	\$10,125	\$33,473
C. J. Rawling, Pres., C. H. Collier, Sec.	1886	100,000	127,862	15,500	12,362	23,877	6,586	30,456	10,017	10,000	8,991	90,008
	1885	100,000	128,533	14,036	14,497	22,388	18,702	41,090	16,435	5,000	8,127	90,562
	1884	100,000	125,746	12,950	12,786	22,028	17,722	39,808	10,924	10,000	4,636	85,562
	1883	100,000	120,194	14,700	5,494	23,523	5,564	29,087	4,205	10,000	8,179	22,384
	1882	90,000	122,726	17,250	5,476	19,786	4,040	23,820	7,585	10,000	4,048	21,933
	1881	80,000	111,330	7,000	4,330	17,404	4,368	21,732	3,978	10,000	3,978	20,039
	1880	70,000	111,835	2,000	39,835	23,337	2,951	26,288	3,512	10,000	5,484	18,996
FRANKLIN, Wheeling......1862.												
J. N. Vance, Pres., J. P. Adams, Sec.	1887	100,000	131,599	7,147	24,382	64,264	4,130	68,394	48,712	.....	7,353	59,065
	1885	100,000	129,007	8,360	20,647	66,561	4,330	70,891	55,732	.....	8,339	64,071
	1884	100,000	121,413	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1883	100,000	116,889	.....	.....	33,715	1,268	34,983	13,495	.....	3,189	16,614
GERMAN, Wheeling......1867.												
Wm. F. Sufel, Pres., F. Riester, Sec.	1887	100,000	199,002	60,283	38,719	72,856	9,614	82,470	59,173	10,000	26,825	86,998
	1886	100,000	223,499	54,221	49,268	68,177	8,117	76,284	41,754	10,000	24,556	76,310
	1885	100,000	192,762	55,841	42,921	67,751	5,071	73,822	33,599	10,000	23,071	67,180
	1884	100,000	185,099	32,111	53,588	45,159	8,243	53,402	26,595	10,000	15,554	59,149
	1883	100,000	181,664	31,780	49,884	29,285	12,453	41,738	9,668	10,000	12,671	39,339
	1882	100,000	169,283	25,578	43,705	22,178	13,190	41,208	13,370	8,000	9,044	31,314
	1881	100,000	159,962	22,617	37,345	22,024	16,341	39,265	14,523	8,000	13,008	35,531
	1880	100,000	134,756	18,122	36,634	23,449	9,539	32,980	13,325	9,000	8,066	30,391
	1879	100,000	132,717	18,971	33,740	26,542	10,471	37,013	19,076	8,000	9,144	36,220
JEFFERSON, Wheeling......1883.												
Earl W. Oglebay, Pres., F. Reister, Sec.	1887	100,000	110,323	5,300	5,023	39,880	1,661	41,541	29,843	.....	4,888	34,731
	1886	100,000	107,077	2,794	4,283	43,279	1,118	44,397	32,640	.....	8,316	40,956
	1885	100,000	120,280	.....	.....	40,272	451	40,723	15,985	.....	4,697	20,682
	1884	100,000	102,741	1,910	831	2,741	.....	2,741	.....	.....	23	23
MANUFACTURERS, Wheeling......1880.												
John M. Brown, Pres., W. F. Butler, Jr., Sec.	1887	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1885	100,000	129,907	16,091	13,816	41,377	1,013	42,390	28,164	.....	12,153	40,317
	1884	100,000	129,873	19,750	10,123	.....	.....	.....	.....	.....	.....	.....
	1883	100,000	131,110	20,398	10,712	.....	.....	.....	.....	.....	.....	.....
	1882	100,000	125,282	15,459	9,824	.....	.....	.....	27,307	.....	16,914	44,221

† Reorganized January 31, 1883; figures are from July 1 to December 31, 1881. § Credited on stock notes. ‡ Includes stock notes secured. c Organized November 10, 1883.

PEABODY, Wheeling, .....1869. Alonso Loring, Pres., J. F. Paul, Sec.	1887	100,000	138,336	21,173	17,163	53,710	4,538	58,238	35,643	6,000	16,184	57,897
	1886	100,000	149,444	25,784	23,660	59,476	5,488	55,964	31,864	8,000	15,678	55,542
	1885	100,000	149,372	26,935	22,337	51,865	6,013	57,878	30,764	8,000	15,187	53,951
	1884	100,000	143,119	21,079	22,049	54,764	8,305	61,069	27,142	8,000	16,320	51,462
	1883	100,000	156,796	31,015	25,111	.....	.....	.....	.....	.....	10,000	.....
	1882	100,000	137,148	18,987	18,161	57,864	4,416	62,280	14,767	8,000	16,741	39,528
	1881	100,000	126,319	14,062	12,257	31,013	4,798	35,811	16,314	6,000	10,571	32,885
	1880	100,000	126,854	15,438	11,416	28,219	5,545	33,764	13,150	2,500	9,455	25,105
STANDARD, Wheeling, .....1884. Wm. Ellingham, Pres., Chas. W. Conner, Sec.	1887	100,000	136,666	25,250	11,446	51,144	1,190	53,334	44,092	.....	5,833	49,995
	1886	100,000	110,537	5,628	4,909	37,664	1,420	39,084	31,183	.....	4,161	35,344
	1885	100,000	107,084	2,597	5,267	45,876	712	46,588	27,882	.....	12,979	40,861
	1884	100,000	107,257	6,883	374	22,768	202	22,970	4,371	5,000	6,716	16,087
UNDERWRITERS, Wheeling, .....1885. George Hook, Pres., Alfred Paul, Sec.	1887	100,000	114,434	11,226	3,208	40,626	1,500	42,126	27,527	.....	14,360	41,887
	1886	100,000	130,052	18,600	8,236	42,560	1,407	44,057	26,800	.....	14,750	41,550
	1885	100,000	125,800	16,770	9,030	44,432	825	45,257	13,867	.....	4,765	18,632
WISCONSIN.												
CONCORDIA, Milwaukee, .....1870. Jobst H. Buening, Pres., Gustav Wollaege, Sec.	1887	200,000	538,844	286,417	52,427	348,317	27,840	376,157	223,170	8,120	127,125	358,415
	1886	200,000	593,325	260,485	62,840	377,118	25,887	343,005	181,498	15,024	114,348	311,770
	1885	200,000	475,839	192,445	83,393	227,303	24,569	231,862	122,116	15,960	78,385	216,461
	1884	200,000	442,593	151,666	90,987	162,392	22,411	184,803	84,302	15,984	57,079	157,365
	1883	200,000	406,228	116,667	89,621	114,490	19,346	133,836	41,207	8,000	40,630	89,837
	1882	200,000	353,769	79,586	74,203	75,021	15,325	90,316	26,245	21,406	27,898	78,549
	1881	59,550	202,026	66,121	76,425	60,269	9,843	70,112	10,134	4,367	20,429	43,930
	1880	43,670	160,288	57,072	59,546	50,583	8,616	59,199	29,622	3,573	18,712	51,927
	1879	35,730	143,432	53,198	54,504	40,820	8,197	55,022	26,257	2,779	17,111	46,147
HEKLA, Madison, .....1871. Halle Steensland, Pres., W. R. Freeman, Sec.	1887	300,000	446,679	133,807	12,872	114,274	30,169	144,443	95,884	.....	40,486	136,379
	1886	300,000	452,572	149,067	3,505	135,632	31,487	167,119	92,348	5,000	51,776	149,124
	1885	300,000	439,739	124,537	6,222	130,413	24,325	168,728	103,346	12,000	53,394	168,720
	1884	300,000	427,723	100,061	17,662	102,035	29,672	131,707	68,163	22,921	42,431	133,515
	1883	300,000	418,201	90,586	27,615	95,218	29,050	124,268	69,504	25,225	39,755	134,484
	1882	260,700	380,075	66,778	53,597	69,006	26,967	95,374	30,025	20,228	30,928	81,191
	1881	200,000	297,670	56,660	41,010	56,205	23,879	80,084	18,639	20,000	23,017	61,656
	1880	200,000	278,052	49,497	28,555	52,605	22,364	75,013	47,001	17,901	27,884	86,690
	1879	200,000	286,171	54,366	31,865	59,497	22,424	81,901	35,845	15,261	20,781	71,890
MILWAUKEE MECHANICS, Milwaukee, .....1852. C. Preusser, Pres., A. J. Cramer, Sec.	1887	200,000	1,464,168	459,424	804,684	516,222	74,404	590,666	283,803	40,099	222,095	595,997
	1886	200,000	1,401,390	456,214	745,106	513,309	59,569	572,878	245,085	39,874	204,036	488,995
	1885	200,000	1,344,019	402,372	711,643	476,544	57,519	534,063	219,175	19,962	189,077	428,214
	1884	200,000	1,207,618	351,906	655,712	398,195	253,060	524,121	224,797	9,987	141,051	372,825
	1883	Mutual.	924,067	311,225	612,842	357,316	38,263	395,609	166,666	.....	151,762	368,368
	1882	Mutual.	834,139	272,282	561,857	321,397	35,793	357,160	134,392	.....	122,369	256,761
	1881	Mutual.	730,112	236,825	493,286	268,736	34,190	302,926	145,263	.....	100,471	245,734
	1880	Mutual.	666,912	227,937	438,975	251,360	33,966	285,326	140,870	.....	94,184	235,054
	1879	Mutual.	613,098	212,866	400,222	217,952	27,433	245,385	128,067	.....	85,237	213,304

* Includes stock notes secured.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ending Dec 31	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Total Disburse- ments.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
WISCONSIN—Continued.												
NORTHWESTERN NATIONAL, Milwaukee.....1869.	1887	\$600,000	1,389,860	\$515,176	\$874,684	\$544,973	\$55,879	\$580,854	\$269,715	\$60,000	\$193,796	\$593,511
Alfred James, Pres., John P. McGregor, Sec.	1886	600,000	1,355,342	481,525	873,817	593,849	52,961	556,810	230,915	60,000	186,564	480,478
	1885	600,000	1,263,753	421,530	842,223	485,753	51,399	537,152	259,994	60,000	179,548	499,542
	1884	600,000	1,223,353	409,424	813,929	483,695	50,025	533,630	252,785	60,000	182,403	493,188
	1883	600,000	1,184,869	350,185	834,704	451,681	48,324	500,515	234,230	60,000	164,592	458,822
	1882	600,000	1,127,312	275,677	851,635	393,621	44,287	441,908	177,830	60,000	144,225	384,055
	1881	600,000	1,056,280	226,245	830,035	358,017	46,673	404,690	187,411	60,000	126,078	373,489
	1880	600,000	1,004,604	199,513	805,181	321,393	48,839	370,142	192,732	48,000	117,600	358,332
	1879	600,000	952,449	208,149	744,301	334,899	49,270	384,169	183,793	63,000	110,107	356,900

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year ending Dec 31.	STATEMENT OF THE UNITED STATES BRANCH.						STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities	Surplus over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disburse- ments.	Total Assets, Including all De- partments.
ATLAS, London &.....1868.	1887	\$803,773	\$424,732	\$379,041	\$37,918	.....	.....	.....	.....	\$2,317,924
H. M. Newhall & Co., Gen Agents, San Francisco, Cal.	1886	808,770	420,372	388,398	15,875	.....	33,431	14,086	47,517	1,708,168
	1885	802,444	435,811	366,633	584,785	.....	551	5,318	5,869	1,654,336
	1884	724,139	409,555	314,584	615,011	\$612,657	\$430,372	\$171,460	\$602,132	1,130,912
	1883	807,203	391,799	415,404	619,666	641,854	408,376	199,530	607,905	1,122,163
BRITISH AMERICA ASSURANCE COMPANY, Toronto.....1833.	1887	827,980	384,921	443,059	557,309	585,459	161,674	196,257	377,863	1,133,614
John Morison, Gov., Geo. E. Robins, Sec., Toronto.	1884	827,980	384,921	443,059	557,309	585,459	161,674	196,257	377,863	1,098,676
	1883	872,595	385,671	486,924	554,191	590,515	385,526	208,444	593,770	1,098,196
	1882	872,595	385,671	486,924	554,191	590,515	385,526	208,444	593,770	1,189,673
	1881	850,076	352,632	497,444	570,120	600,169	404,050	195,594	599,644	1,339,738
	1880	816,407	352,784	463,623	559,942	569,281	408,270	187,323	575,593	1,496,415
	1879				544,185	540,597	399,994	166,994	476,918	1,343,909

c Business of six months.

[illegible]

Includes remittance to home office.

Fire department only.

124.303 in the Galveston conflagration.

Includes \$50,000 in the Galveston configuration. † Includes

e

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year ending 31st December	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities	Surplus over all Liabilities	Cash Premiums Received	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets including all Departments.
HAMBURG-BREMEN, Hamburg—Cont.											
	188a	\$978,600	\$406,005	\$572,595	\$655,356	\$624,172	\$453,197	\$215,736	\$668,933	\$300,000	\$1,377,959
	1881	977,803	358,468	619,335	594,453	631,244	320,239	195,091	516,200	300,000	1,400,844
	1880	905,102	304,348	600,754	580,639	553,957	268,915	178,183	447,098	300,000	1,394,017
	1879	760,409	255,264	505,145	415,544	441,973	269,606	137,685	407,291	300,000	1,240,468
HAMBURG-MAGDEBURG, Hamburg & Gutte & Frank, General Agents, San Francisco, Cal.											
	1887	.....	.....	.....	45,264	.....	7,902	.....	.....	625,000	742,827
	1886	.....	.....	.....	.....	.....	.....	.....	.....	625,000	695,508
	1885	.....	.....	.....	.....	.....	.....	.....	.....	625,000	676,943
HELVETIA SWISS FIRE, St. Gall & H. W. Sys, General Agent, San Francisco, Cal.											
	1887	.....	.....	.....	54,212	.....	23,652	.....	.....	400,000	1,327,311
	1886	.....	.....	.....	.....	.....	.....	.....	.....	400,000	1,236,313
	1885	.....	.....	.....	.....	.....	.....	.....	.....	400,000	1,131,865
IMPERIAL, London. Resident Managers: John C. Paige, Boston; C. M. Peck, New York; D. C. Osmun, Chicago; George D. Dornin, San Francisco.											
	1887	1,583,450	824,733	758,717	1,024,023	1,071,347	670,588	345,107	1,015,695	3,500,000	9,831,525
	1886	1,620,506	819,785	800,721	1,011,815	1,066,768	641,362	343,911	985,303	3,500,000	9,618,479
	1885	1,580,991	756,829	823,162	1,022,651	1,087,080	622,012	346,083	988,095	3,500,000	9,581,953
	1884	1,478,580	755,044	723,536	1,014,170	1,072,563	679,009	338,030	1,017,048	3,500,000	9,304,577
	1883	1,352,904	727,385	625,519	1,119,348	1,170,243	679,760	327,486	1,007,249	3,500,000	9,165,577
	1882	1,229,620	469,328	760,292	647,278	697,990	418,698	197,918	616,556	3,500,000	8,944,744
	1881	1,030,998	399,119	631,879	495,840	543,547	344,605	150,164	494,769	3,500,000	8,727,000
	1880	996,202	310,083	686,119	505,884	554,365	281,630	152,362	433,993	3,500,000	8,153,119
	1879	928,900	261,764	667,136	499,320	455,887	291,313	134,958	426,271	3,500,000	8,175,619
LANCASHIRE, Manchester. E. Litchfield, M'gr., G. Fritchard, Asst M'gr., N. Y.											
	1887	1,622,195	970,251	651,944	1,226,924	1,299,021	909,782	413,548	1,323,330	1,374,930	7,454,218
	1886	1,498,187	879,033	619,154	1,175,887	1,220,383	705,216	390,176	1,095,394	1,364,930	7,284,523
	1885	1,513,228	845,026	668,202	1,178,144	1,231,000	724,249	371,905	1,096,205	1,364,930	7,376,735
	1884	1,468,322	806,372	661,950	1,074,504	1,128,000	753,079	344,071	1,097,150	1,364,840	7,357,460
	1883	1,455,315	813,818	641,497	1,091,455	1,151,316	768,483	348,880	1,115,372	1,364,540	6,850,795
	1882	1,447,493	776,624	670,869	1,048,464	1,099,283	723,451	339,081	1,062,532	1,360,000	6,837,209
	1881	1,502,581	706,164	796,417	1,010,000	1,010,000	579,974	309,109	889,083	1,350,000	6,818,282
	1880	1,509,363	756,459	752,904	937,110	937,110	579,097	302,716	900,813	1,350,000	6,787,983
	1879	878,899	510,314	368,585	750,938	750,938	510,854	239,770	750,624	1,000,000	5,068,025
LION FIRE, London. M. Bennett, Jr., Manager, J. H. Brewster, Asst. Manager, Hartford.											
	1887	801,812	271,567	530,245	421,409	445,730	267,332	131,565	398,897	560,000	1,213,595
	1886	803,283	228,333	574,950	366,764	410,457	235,450	127,343	362,793	560,000	1,255,948
	1885	764,435	235,601	528,834	370,075	394,160	261,101	133,803	395,104	560,000	1,147,816
	1884	792,501	230,509	561,992	362,454	387,792	225,585	117,119	342,804	560,000	1,149,560
	1883	803,204	233,914	569,290	368,214	413,111	234,678	120,934	395,612	560,000	1,130,222
	1882	748,761	200,181	548,580	402,064	510,361	286,666	124,758	429,420	560,000	1,114,548

a Fire department only.

c Does business only on the Pacific Coast.

1881	657,819	202,284	455,535	375,785	487,590	102,262	121,463	223,725	1,000,000	1,392,547
1880	375,755	35,269	340,486	58,786	60,786	a,686	18,345	21,031	1,000,000	1,344,333
1877	6,793,576	3,752,238	3,041,338	3,868,174	4,114,103	2,452,859	1,822,262	3,635,121	1,228,500	40,976,673
1886	6,699,781	3,562,242	3,077,539	3,686,555	3,931,476	2,424,859	1,822,262	3,170,229	1,228,500	40,976,673
1885	5,924,011	3,334,028	2,580,103	3,553,906	3,775,585	2,035,133	1,084,900	3,120,033	1,228,500	a,144,048
1884	5,941,474	3,360,480	2,580,994	3,611,625	3,814,348	2,179,558	1,067,827	3,240,385	1,228,500	a,157,703
1883	5,771,959	3,195,448	2,576,511	3,403,019	3,605,841	2,069,510	993,761	3,093,277	1,228,500	36,875,363
1882	5,212,938	2,759,848	2,453,000	3,115,105	3,310,866	1,931,021	931,021	2,901,787	1,228,500	35,337,470
1881	4,777,590	2,948,482	2,877,737	3,086,872	3,175,438	1,750,438	869,824	2,680,264	1,228,500	33,390,106
1880	4,462,065	2,647,030	1,815,035	2,664,243	2,842,639	1,456,485	829,824	2,286,390	1,228,500	31,665,104
1879	4,376,961	2,569,915	1,807,046	2,595,522	2,792,122	1,813,971	790,823	2,604,704	1,228,500	31,665,104
1887	1,615,641	816,256	799,385	1,004,314	1,016,619	582,393	339,730	922,123	926,000	3,518,167
1886	1,430,064	808,023	622,041	995,264	1,049,270	653,585	337,930	981,815	926,000	3,174,891
1885	1,432,466	725,090	707,376	998,285	1,053,100	591,958	336,285	997,343	926,000	3,576,735
1884	1,415,424	764,427	650,997	1,004,701	1,027,618	770,620	335,532	1,106,230	926,000	3,557,460
1883	1,398,547	872,777	585,770	1,149,070	1,187,127	780,140	353,240	1,143,380	926,000	2,704,870
1882	1,285,496	696,661	588,835	1,023,855	1,063,817	634,188	318,091	952,279	926,000	2,682,636
1881	1,149,021	601,457	547,564	853,584	860,824	606,496	290,452	892,948	926,000	2,628,069
1880	1,014,970	514,844	500,126	815,028	848,873	593,535	259,114	786,649	926,000	2,700,568
1879	775,003	308,064	466,939	421,355	495,578	103,849	108,589	212,438	773,750	2,138,730
1887	1,543,995	621,302	922,692	706,763	755,888	482,275	242,159	710,436	a,241,375	a,798,436
1886	1,524,144	580,610	943,534	702,686	757,184	371,461	237,802	669,262	a,241,375	a,798,436
1885	1,412,480	571,779	840,701	685,279	735,199	439,566	232,416	678,012	a,241,375	a,775,282
1884	1,363,998	596,849	797,149	664,936	715,337	485,332	235,903	721,235	a,751,600	a,751,600
1883	1,416,788	672,128	744,640	709,897	843,172	616,068	271,685	888,653	a,241,375	16,533,979
1882	1,442,576	672,282	770,294	883,336	910,787	560,716	288,368	849,114	a,241,375	16,421,690
1881	1,406,279	539,702	866,577	756,546	†843,723	473,218	240,518	726,247	a,241,375	16,393,850
1880	1,287,593	441,506	845,997	642,469	697,469	337,056	202,065	539,721	10,021,011	15,880,111
1879	1,157,775	366,886	790,889	519,556	562,306	339,912	170,592	510,540	a,241,375	699,582
1887	.....	.....	.....	.....	.....	.....	.....	.....	250,000	699,582
1886	.....	.....	.....	.....	.....	.....	.....	.....	250,000	699,582
1885	.....	.....	.....	.....	.....	.....	.....	.....	250,000	795,762
1887	.....	.....	.....	.....	.....	.....	.....	.....	750,000	3,533,560
1886	.....	.....	.....	.....	.....	.....	.....	.....	750,000	3,479,320
1885	.....	.....	.....	.....	.....	.....	.....	.....	750,000	3,065,617
1887	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,230,826
1886	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,324,067
1885	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,382,522
1887	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,433,481
1886	.....	.....	.....	.....	.....	.....	.....	.....	500,000	2,860,997
1885	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,364,544
1887	.....	.....	.....	.....	.....	.....	.....	.....	1,000,000	a,575,985
1886	.....	.....	.....	.....	.....	.....	.....	.....	1,000,000	a,662,628
1885	.....	.....	.....	.....	.....	.....	.....	.....	1,000,000	a,753,946
LIVERPOOL AND LONDON AND GLOBE, Liverpool.....1836. H. W. Eaton, Resident Manager, G. W. Hoyt, Deputy Manager, New York.										
LONDON AND LANCAHIRE, Liverpool.....1861. Jeffrey Beavan, Manager, New York.										
LONDON ASSURANCE CORPORATION, London.....1720. George H. Marks, Manager, New York.										
LONDON AND PROVINCIAL (Limited), London &.....1881. H. W. Syz, Manager, San Francisco, Cal.										
MAGDEBURG, Magdeburg &.....1844. Guthe & Frank, Managers, San Francisco, Cal.										
MANCHESTER, Manchester &.....1824. Balfour, Guthrie & Co., Managers, San Francisco, Cal.										
NATIONAL ASSURANCE CO., Dublin &.....1822. H. M. Newhall & Co., Gen. Agents, San Francisco, Cal.										
NEW ZEALAND F. AND M., Auckland &.....1859. Hugh Craig, Manager, San Francisco, Cal.										

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES.—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year of Incorporation in Foreign Country.	STATEMENT OF THE UNITED STATES BRANCH.						STATEMENT OF HOME OFFICE.			
		Total Assets in the United States.	Total Liabilities.	Surplus Over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
NORTH BRITISH AND MERCANTILE, London.....1869. S. P. Blagden, Manager, Jas. F. Dudley, Asst Manager, New York.	1887	3,347,832	1,485,163	1,862,670	1,855,828	1,978,139	1,136,507	\$595,988	1,732,495	3,125,000	14,194,793
	1886	3,378,754	1,365,648	2,013,106	1,756,784	1,900,624	935,052	563,064	1,499,016	3,125,000	13,857,220
	1885	3,421,871	1,406,286	2,015,585	1,693,082	1,822,851	909,866	541,966	1,551,762	3,125,000	13,669,255
	1884	3,301,747	1,377,191	1,924,556	1,581,212	1,793,116	1,094,180	522,584	1,556,744	3,125,000	13,145,510
	1883	3,264,426	1,385,339	1,879,087	1,687,611	1,794,661	1,194,225	536,262	1,730,547	2,888,687	12,869,217
	1882	3,205,875	1,250,825	2,015,050	1,837,736	1,908,720	1,042,702	522,258	1,584,020	2,500,000	11,537,484
	1881	3,044,664	976,939	2,067,725	1,328,679	1,402,521	801,006	369,698	1,190,704	2,500,000	10,211,885
	1880	1,958,089	849,203	1,108,886	1,198,831	1,275,408	670,735	357,931	1,028,666	2,250,000	9,947,179
	1879	1,864,598	855,081	1,009,517	1,154,926	1,228,495	699,981	344,085	1,044,066	1,750,000	9,264,569
	1887	.....	.....	.....	.....	.....	.....	.....	.....	375,000	809,150
NORTH GERMAN, Hamburg.....1868. W. Speyer, Manager, San Francisco, Cal.	1886	.....	.....	.....	73,362	.....	36,635	.....	.....	375,000	955,749
	1885	.....	.....	.....	.....	.....	.....	.....	.....	375,000	976,088
NORTHERN ASSURANCE Co., London.....1836. Henry H. Hall, Manager, New York.	1887	1,459,005	768,223	690,802	936,826	983,219	521,095	346,433	867,528	1,500,000	18,166,387
	1886	1,388,676	621,921	766,755	824,158	881,760	460,500	298,609	759,109	1,500,000	17,500,000
	1885	1,399,541	618,475	721,066	824,901	876,970	531,304	307,613	818,917	1,500,000	16,574,369
	1884	1,204,526	574,943	720,283	801,190	842,031	538,420	286,013	814,433	1,500,000	16,231,755
	1883	1,200,427	593,522	702,905	660,425	698,370	451,308	233,016	685,224	1,500,000	15,031,732
	1882	1,221,601	381,093	840,508	546,338	581,567	392,334	176,345	570,679	1,500,000	14,797,417
	1881	877,509	339,118	538,391	495,839	528,657	342,368	142,426	484,795	1,500,000	14,286,900
	1880	855,609	310,082	545,597	595,885	536,809	274,996	144,413	419,409	750,000	13,043,296
	1879	754,846	256,309	498,537	499,382	438,535	290,326	132,838	423,164	750,000	13,028,468
	1887	1,315,487	710,247	605,239	874,675	912,822	500,548	285,157	785,705	660,000	4,432,667
NORWICH UNION FIRE INSURANCE SOCIETY, Norwich.....1797. J. Montgomery Hare, Manager, New York.	1886	1,245,466	582,873	662,593	753,665	798,385	455,329	246,004	701,333	660,000	4,227,092
	1885	1,157,614	567,583	590,031	723,124	792,154	457,832	246,004	700,560	660,000	3,883,803
	1884	1,124,820	522,863	601,957	727,593	757,724	502,450	244,091	746,541	660,000	3,593,595
	1883	1,125,071	493,737	631,334	715,561	749,772	410,018	246,038	656,056	660,000	3,566,097
	1882	1,010,668	358,003	652,665	506,206	539,056	271,984	169,796	441,780	660,000	3,573,912
	1881	712,134	270,228	441,906	425,947	447,547	221,276	121,006	362,372	660,000	3,592,468
	1880	652,207	184,564	467,643	322,030	343,430	145,554	108,045	254,199	660,000	3,522,346
	1879	574,701	99,041	475,660	180,356	185,795	26,125	60,220	86,345	660,000	3,292,939
	1887	1,772,972	1,283,566	489,406	1,402,924	1,451,768	971,649	478,624	1,450,273	359,594	7,129,151
	1886	1,867,175	1,249,142	638,033	1,400,519	1,461,594	866,698	483,532	1,300,250	359,594	6,924,563
PHOENIX ASSURANCE Co., London.....1762. A. D. Irving, Mgr., E. B. Clark, Asst Mgr., New York.	1887
	1886

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* Does business only on the Pacific Coast.

* Fire department only.

1885	1,744,741	1,207,375	537,366	1,814,705	1,863,370	1,050,521	602,881	1,653,402	359,594	6,419,154
1886	1,593,476	1,043,101	460,375	1,227,811	1,271,416	841,424	391,583	1,233,005	359,594	5,865,416
1887	1,522,999	972,324	550,675	1,200,431	1,242,855	712,419	366,707	1,079,126	359,594	5,723,874
1888	1,352,946	710,970	641,976	915,601	944,711	603,667	278,720	882,287	359,594	5,016,655
1889	1,301,117	508,793	399,414	708,072	730,252	413,793	218,847	632,610	359,594	5,619,408
1890	688,557	905,498	393,059	454,786	480,288	167,147	138,116	395,263	359,594	5,364,504
1891	451,743	42,310	409,433	38,813	45,813	6,756	17,420	24,176	359,594	5,266,372
1892	.....	.....	.....	.....	.....	.....	.....	.....	562,500	1,537,465
1893	.....	.....	.....	.....	.....	.....	.....	.....	562,500	1,504,711
1894	.....	.....	.....	.....	.....	.....	.....	.....	562,500	1,504,359
1895	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1896	2,027,897	1,271,080	756,817	1,422,581	1,480,696	953,377	462,094	1,415,471	900,175	.....
1897	1,976,093	1,235,183	740,910	1,420,147	1,483,160	737,931	440,207	1,278,198	900,175	.....
1898	1,841,536	1,116,066	725,530	1,266,037	1,321,395	688,999	375,365	1,203,664	900,175	3,390,208
1899	1,760,319	1,028,407	731,912	1,174,139	1,238,256	863,133	352,927	1,216,060	900,175	3,104,676
1900	1,728,993	965,550	763,353	1,225,701	1,204,574	921,147	357,742	1,278,889	873,170	5,521,911
1901	1,752,208	919,083	833,125	1,190,022	1,254,786	931,747	401,518	1,353,265	873,170	5,167,028
1902	1,674,936	916,669	738,267	1,152,499	1,230,545	901,652	409,831	1,201,483	873,170	5,395,615
1903	1,631,346	709,140	922,206	976,594	1,061,150	686,621	284,938	977,558	873,170	5,449,817
1904	1,635,027	662,521	972,501	922,930	1,005,901	656,163	279,830	845,993	865,068	4,821,237
1905	4,853,534	2,709,393	2,144,221	2,492,748	2,600,421	1,554,757	810,312	2,364,959	1,447,795	15,911,160
1906	4,830,132	2,500,586	2,390,552	2,453,085	2,645,297	1,477,598	781,024	2,199,210	1,447,795	.....
1907	4,712,669	2,377,471	2,335,428	2,453,217	2,665,299	1,434,063	777,424	2,211,905	1,447,795	14,849,955
1908	4,444,774	2,461,183	1,983,591	2,534,885	2,678,754	1,003,483	793,362	2,386,809	1,447,795	13,347,087
1909	4,187,680	2,222,804	1,894,876	2,470,066	2,609,331	1,452,866	783,391	2,236,287	1,447,795	28,507,993
1910	3,541,647	2,096,613	1,445,924	2,181,605	2,286,941	1,222,403	687,991	1,916,394	1,447,795	27,463,551
1911	3,066,312	1,782,116	1,134,196	1,885,727	1,999,264	1,239,019	606,585	1,846,504	1,447,795	26,382,274
1912	3,031,493	1,643,693	1,367,710	1,727,265	1,824,453	861,664	560,385	1,422,449	1,447,795	25,391,745
1913	2,793,954	1,479,009	1,224,945	1,593,521	1,765,065	976,590	599,534	1,488,124	1,447,795	23,584,779
1914	4,221,749	348,497	1,733,252	498,315	546,255	128,670	408,543	1,412,855	1,412,855	17,426,708
1915	1,332,250	201,616	1,040,404	114,646	458,268	212,818	132,083	336,800	1,412,855	.....
1916	1,153,219	281,768	871,451	374,744	416,559	243,635	108,173	351,808	1,412,855	2,600,016
1917	1,114,547	273,599	840,957	393,057	493,280	223,746	121,868	390,753	1,412,855	2,600,243
1918	1,079,491	261,094	818,397	377,620	416,065	281,717	109,036	396,644	1,412,855	15,286,794
1919	1,031,210	222,758	868,452	369,041	504,345	259,826	103,522	363,348	1,412,855	14,670,430
1920	820,339	188,714	631,625	327,198	500,343	93,378	95,813	186,191	1,412,855	14,021,409
1921	487,462	32,895	454,567	60,948	64,898	851	18,985	19,836	1,412,855	13,202,691
1922	1,811,043	954,421	856,622	970,959	1,040,256	718,095	319,419	1,037,514	.....	.....
1923	1,666,668	1,117,475	549,206	1,076,640	1,135,078	715,618	414,562	1,130,180	.....	.....
1924	1,712,361	1,184,211	528,150	1,161,166	1,223,290	799,367	428,333	1,227,720	.....	1,712,361
1925	1,675,133	1,215,255	459,878	1,271,773	1,322,847	762,913	459,874	1,242,767	.....	1,447,938
1926	1,475,724	973,641	502,148	1,149,317	1,185,528	600,994	412,110	1,038,104
1927	1,852,754	820,596	432,158	470,149	470,149	164,154	148,313	312,467
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* Assets and surplus increased to amount stated, by a remittance of \$107,200 received from home office.

* Fire department only.

* Does business only on the Pacific Coast.

PRUSSIAN NATIONAL, Stettin,.....1846.
Hirschfeld & Jacoby, Managers, San Francisco, Cal.

QUEEN, Liverpool.....1838.
J. A. MacDonald, Manager, New York.

ROYAL, Liverpool.....1845.
E. F. Reddall, Manager, W.W. Henshaw, Asst. Manager,
New York.

SCOTTISH UNION & NATIONAL, Edinburgh & London.....1824.
M. Bennett, Jr., Manager, Jas. H. Brewster, Asst. Manager,
Hartford.

SUN FIRE OFFICE, London.....1710.
J. J. Guile, Manager, New York, N. Y.

SOUTH BRITISH FIRE AND MARINE, Auckland &.....
Alex. S. Murray, Manager, San Francisco.

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year ending December 31.	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities.	Surplus over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
STRAITS FIRE, Singapore &c..... George Marcus & Co., Gen. Agts., San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	477,933
SVEA, Gothenburg &c..... Muecke & Co., Gen. Agts., San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	533,333	3,155,434
	1886	.....	.....	.....	.....	.....	.....	.....	.....	533,333	3,536,787
	1885	.....	.....	.....	30,845	.....	47,966	.....	.....	277,786	1,547,759
TRANSATLANTIC, Hamburg..... E. Harbers, Manager, Harro Ihnen, Assistant Manager, New York.	1887	500,847	153,544	347,303	205,743	220,850	141,200	77,327	218,617	300,000	1,241,389
	1886	501,856	157,058	344,798	215,886	233,449	139,881	78,013	217,894	300,000	1,251,296
	1885	484,355	175,456	308,899	250,704	264,792	147,807	88,154	235,951	300,000	1,194,662
	1884	486,458	169,013	317,445	257,149	271,365	148,721	88,999	237,650	300,000	1,037,306
	1883	494,234	165,650	328,584	250,173	264,968	146,950	89,345	236,295	300,000	1,088,016
	1882	369,752	140,720	229,032	239,570	254,571	165,997	83,809	249,806	300,000	1,042,298
	1881	482,631	151,019	330,112	242,972	258,192	152,152	85,017	237,169	300,000	1,024,876
	1880	476,863	148,681	328,122	252,255	271,505	171,822	93,428	265,250	300,000	1,024,876
	1879	430,223	117,113	313,110	174,130	230,734	155,140	68,814	223,954	300,000	918,711
UNION FIRE AND MARINE, Christchurch, N. Z. &c..... L. L. Brownell, Manager, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	500,000	877,935
	1886	178,257	69,613	108,644	22,310	125,559	78,142	36,555	114,697	500,000	914,396
	1885	149,586	48,858	100,728	92,545	94,594	59,969	33,400	93,399	500,000	937,065
UNITED FIRE REINSURANCE Co. (Limited), Manchester. 1876. William Wood, Manager, New York.	1887	1,188,794	778,455	410,339	1,233,182	1,264,444	995,066	393,076	1,298,142	500,000	.....
	1886	1,060,104	630,144	430,020	1,131,481	1,163,397	595,247	310,600	905,847	500,000	1,488,264
	1885	792,322	462,923	329,399	822,279	847,579	593,406	238,735	832,141	500,000	1,347,051
	1884	856,652	577,206	279,446	874,430	905,413	873,076	308,816	1,181,892	500,000	.....
	1883	1,090,592	703,211	387,381	1,144,586	1,166,238	742,663	351,705	1,094,368	500,000	1,558,813
	1882	855,526	473,087	382,439	911,568	922,202	237,707	243,687	481,454	500,000	2,362,000
WESTERN ASSURANCE Co., Toronto..... J. J. Kenny, Managing Director, Toronto.	1887	1,039,232	612,204	427,028	1,096,353	1,125,790	727,461	358,487	1,085,948	500,000	1,424,915
	1886	960,821	535,149	425,672	924,017	953,431	589,239	303,093	892,332	500,000	1,337,626
	1885	920,284	515,018	405,266	905,101	931,744	629,390	297,405	926,885	400,000	1,201,422
	1884	881,204	568,584	312,710	956,649	980,444	736,680	280,017	1,025,697	400,000	1,187,922
	1883	934,517	565,453	369,064	881,384	914,813	678,443	271,632	950,075	400,000	1,285,240
	1882	919,690	484,668	435,022	883,784	917,078	700,084	267,657	967,741	400,000	1,335,468
	1881	890,081	467,268	422,813	798,178	820,430	598,523	247,995	846,518	400,000	1,386,179
	1880	865,945	418,318	447,627	662,902	689,651	432,838	196,403	620,241	400,000	1,411,086
	1879	680,704	330,298	350,406	531,351	561,807	320,978	158,084	479,062	400,000	1,352,167

* Does business only on the Pacific Coast.

FOREIGN MARINE COMPANIES DOING BUSINESS IN THE UNITED STATES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year Ending December 31.	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities.	Surplus Over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets.
BRITISH AND FOREIGN MARINE (Limited), Liverpool..... Louis A. Wight, Manager, New York.	1887	\$893,665	\$328,482	\$565,183	\$808,027	\$838,357	\$247,370	\$130,932	\$378,302	968,000	4,630,520
GENERAL MARINE, Dresden..... J. Bertschmann, Manager, New York.	1887	195,411	3,448	191,963	57,190	57,190	96,136	6,213	102,349	.....	.....
MANNHEIM, Mannheim..... Hugo Menzel, Manager, New York.	1887	281,602	47,517	234,085	73,935	73,935	15,562	16,099	31,661	500,000	1,564,269
MARINE (Limited), London..... Percy Chubb, Manager, New York.	1887	603,873	73,717	530,156	144,327	144,327	73,411	25,357	98,768	900,000	5,141,711
SEA (Limited), Liverpool..... G. Bentham Rae, Manager, New York.	1887	223,409	37,259	186,150	76,821	82,821	65,485	11,533	76,019	500,000	2,073,102
SWITZERLAND, Zurich..... Jacob Bertschmann, Manager, New York.	1887	205,957	9,325	196,632	240,070	240,070	230,035	25,090	255,125	200,000	635,181
THAMES AND MERSEY (Limited)..... A. J. Macdonald, Manager, New York.	1887	522,068	96,395	425,673	159,797	173,707	91,747	44,154	135,901	1,000,000	5,876,799
UNION (Limited), Liverpool..... W. R. T. Jones & Jas. A. Whitlock, Mgrs., New York.	1887	412,116	72,388	339,728	268,463	291,348	85,388	42,176	127,564	711,200	2,368,114
UNIVERSAL (Limited), London..... James Lawson, Manager, New York.	1887	264,889	19,579	245,310	65,995	99,097	49,175	15,458	64,633	500,000	6,641,847

AMERICAN MUTUAL COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Beg. Ins. Paid	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Debit Notes	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
COLORADO.												
FARMERS AND MERCHANTS, Denver.....1883.	1887	\$47,666	.....	\$27,029	.....	\$20,597	\$49,473	\$50,345	\$12,196	.....	\$19,789	\$31,985
James A. Shreve, Pres., J. A. Perkins, Sec.	1886	47,111	.....	23,253	.....	23,858	48,662	39,713	14,167	.....	16,462	39,629
	1885	19,052	\$1,140	17,548	\$2,644	1,504	45,545	60,666	9,940	.....	16,745	26,685
CONNECTICUT.												
DANBURY MUTUAL, Danbury.....1880.	1887	21,330	10,827	670	31,487	20,660	275	1,407	.....	.....	437	437
F. S. Wildman, Pres., G. E. Benjamin, Jr., Sec.	1886	22,935	10,502	3,095	19,840	19,840	548	1,702	.....	.....	339	339
	1885	21,572	10,305	1,599	28,849	18,535	474	1,522	1,769	.....	324	2,093
	1884	19,742	9,646	()	28,786	19,143	398	995	112	.....	313	495
	1883	19,173	9,032	()	28,205	19,173	473	1,322	600	.....	315	915
	1882	18,016	8,730	1,411	27,595	18,775	397	1,254	9	.....	314	393
	1881	17,004	8,406	1,134	26,176	17,770	300	1,370	.....	.....	291	291
	1880	16,756	8,772	()	25,528	16,756	425	1,491	.....	.....	348	348
	1879	15,549	8,676	()	24,205	15,549	428	1,445	22	.....	285	367
HARTFORD COUNTY MUTUAL, Hartford.....1831.												
W. E. Sugden, Pres., Wm. A. Erving, Sec.	1887	384,689	249,428	66,153	567,964	318,536	42,040	62,048	22,630	.....	17,517	40,147
	1886	366,109	249,431	67,445	548,085	298,634	41,649	60,059	10,577	.....	17,086	27,633
	1885	335,251	243,288	66,317	512,222	268,934	41,780	59,357	21,735	.....	16,980	38,715
	1884	314,609	239,360	68,192	495,777	246,417	42,057	58,795	18,993	.....	16,468	35,461
	1883	300,001	259,175	67,821	491,355	234,180	41,331	57,519	28,308	.....	16,172	44,480
	1882	290,697	240,744	72,098	459,493	218,659	41,533	55,243	20,282	.....	15,825	36,107
	1881	273,820	231,337	68,140	437,087	205,750	42,710	55,242	20,486	.....	16,073	36,559
	1880	257,687	238,333	68,083	427,937	189,604	41,696	53,721	11,705	.....	14,522	26,227
	1879	225,011	236,799	67,666	394,444	157,315	40,214	51,698	16,568	.....	14,749	31,318
LITCHFIELD MUTUAL, Litchfield.....1833.												
Abijah Catlin, Pres., H. W. Wessells, Sec.	1887	98,502	.....	8,770	.....	89,732	5,330	9,600	1,029	.....	2,360	4,289
	1886	93,862	.....	9,263	.....	82,599	5,679	9,811	6,225	.....	2,302	9,127
	1885	93,011	.....	9,036	.....	83,975	5,247	9,014	4,466	.....	2,090	6,556
	1884	88,304	.....	12,040	.....	76,264	5,069	8,760	2,163	.....	2,282	4,443
	1883	82,092	66,173	9,516	132,749	72,576	5,838	9,538	5,131	.....	2,057	7,188
	1882	80,882	38,522	30,982	88,422	49,900	5,373	8,680	2,690	.....	1,905	4,797
	1881	77,297	56,872	11,802	122,367	65,495	6,650	9,460	1,493	.....	1,985	3,478
	1880	71,351	53,345	9,900	115,496	62,151	5,482	8,866	3,243	.....	2,096	5,339
	1879	65,337	53,702	11,740	107,299	53,597	5,172	8,557	3,376	.....	2,142	5,518
MIDDLESEX MUTUAL, Middletown.....1836.												
O. Vincent Coffin, Pres., C. W. Harris, Sec.	1887	588,218	.....	127,276	.....	460,942	60,360	91,496	32,793	.....	24,424	57,147
	1886	566,650	.....	122,236	.....	444,414	63,327	92,268	25,183	.....	25,426	50,609
	1885	518,042	3,681,621	119,497	4,080,165	398,544	57,787	84,544	36,307	.....	22,533	58,830
	1884	462,214	3,629,679	119,120	3,972,773	343,094	51,629	77,153	24,715	.....	22,932	57,647
	1883	446,013	3,668,300	115,737	3,938,576	330,270	51,248	73,842	21,009	.....	25,440	46,449

† No provision for reserve.

NEW LONDON COUNTY MUTUAL, Norwich.....1840. E. F. Parker, Pres., J. F. Williams, Sec.	1886	428,398	3,598,888	118,408	3,908,860	399,980	49,385	118,408	31,734	23,452	3,134	58,390
	1881	413,044	3,566,802	121,845	3,857,001	290,149	56,454	77,551	19,339		23,240	42,579
	1880	376,637	3,016,268	122,201	3,270,704	254,436	53,533	66,442	35,847		25,511	61,391
	1879	335,441	3,025,063	122,609	3,237,875	212,812	45,886		24,144		21,172	45,316
	1887	84,144		11,375		72,769	7,526	11,401	3,886		3,891	7,777
	1886	79,542		9,950		69,592	7,073	10,539	2,607		3,887	9,904
	1885	77,068		8,733		68,335	5,149	8,142	2,067		2,713	4,760
	1884	81,300		8,052		73,248	5,126	8,839	3,973		3,080	7,260
	1883	80,328		7,746		72,582	4,994	8,322	4,433		1,263	5,698
	1882	81,237		8,032		72,005	4,904	8,322	1,009		2,468	3,837
	1881	62,856		8,239		54,617	4,420	7,993	633		915	1,548
	1880	60,118		7,236		52,862	4,978	8,478	2,444		2,549	4,993
	1879	54,017		6,304		47,713	4,565	7,649	3,549		2,218	5,767
STATE MUTUAL, Hartford.....1867. Ralph Gillett, Pres., Isaac Cross, Jr., Sec.	1887	44,316	42,994	10,943	76,367	33,373	9,276	11,284	2,214		5,187	7,401
	1886	41,232	42,519	10,941	72,810	30,291	9,029	11,061	3,027		6,722	9,749
	1885	39,936	43,831	11,198	72,556	28,738	9,444	11,457	8,334		5,180	13,514
	1884	40,421	45,414	11,648	73,187	28,773	10,485	12,113	4,546		5,056	9,708
	1883	42,028	46,260	11,887	76,421	30,141	8,448	10,592	2,615		5,643	8,368
	1882	41,886	48,819	12,519	78,186	29,367	8,672	10,834	2,878		5,892	8,774
	1881	39,726	69,130	12,833	96,027	26,893	10,999	12,738	1,212	624	5,574	7,410
	1880	34,211	69,733	12,941	91,033	21,270	10,072	11,641	4,541		6,078	10,599
	1879	30,612	68,498	13,057	86,053	17,555	8,988	11,659	4,122		5,235	9,257
TOLLAND COUNTY MUTUAL, Tolland.....1828. Lucius S. Fuller, Pres., Ed. E. Fuller, Sec.	1887	82,001	246,087	44,626	283,462	37,375	27,021	31,844	15,965		8,604	24,569
	1886	83,459	290,237	40,396	333,301	43,064	27,573	31,516	20,608		11,175	31,783
	1885	83,426	322,248	43,667	362,007	39,759	27,807	31,377	31,109		10,467	41,576
	1884	93,686	316,105	45,758	364,754	48,580	24,664	29,044	17,540		8,175	25,716
	1883	90,357	400,202	42,485	448,790	48,527	24,824	28,777	19,357		10,921	29,278
	1882	91,005	397,753	42,824	356,589	48,836	22,707	27,009	14,732		8,080	22,812
	1881	87,688	311,320	42,315	356,093	44,772	22,869	26,227	10,637		7,599	21,346
	1880	85,207	317,645	43,106	359,740	42,102	23,795	27,564	15,793		7,765	23,468
	1879	81,167	333,518	45,690	368,996	35,478	22,884	26,133	22,717		7,625	30,322
WINDHAM COUNTY MUTUAL, Brooklyn.....1826. David Greenalt, Pres., Joan Palmer, Sec.	1887	63,134	337,002	26,700	393,435	36,434	13,106	16,557	11,395		5,496	16,801
	1886	62,378	269,836	27,534	304,866	34,644	13,249	15,795	10,795		4,668	15,463
	1885	60,986	262,169	26,497	296,668	34,499	13,587	15,817	9,951		4,294	13,345
	1884	57,353	286,148	28,015	309,486	29,338	12,204	15,324	6,225		4,218	10,443
	1883	55,427	278,226	29,064	304,569	26,303	13,392	15,927	12,359		5,079	17,438
	1882	56,538	277,517	29,876	304,179	26,662	13,365	16,977	6,080		7,056	17,136
	1881	51,253	279,006	27,900	302,359	23,353	13,725	16,042	6,580		4,778	11,358
	1880	46,390	273,694	29,715	292,715	19,021	12,992	17,639	10,768		5,414	16,122
	1879	43,193	273,533	29,514	287,212	13,679	13,027	15,234	11,761		4,668	10,449
DAKOTA.* DAKOTA MUTUAL, Huron.....1885. H. R. Pease, Pres., Augustine Davis, Sec.	1887	36,700		23,742		12,958	46,261	46,362	15,828	7,155	25,485	48,498
	1886	34,493		30,494		3,999	73,024	73,024	20,188	5,214	34,968	60,370

* Statements as rendered to the Auditor of Dakota.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year of Organization	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
DAKOTA *—Continued.												
FARMERS MUT. PROTECTIVE ASS'N, Plankinton....	1887	\$49,792	.....	\$44,696	.....	\$5,096	\$183,629	\$98,474	\$144,775	.....	\$86,556	\$231,331
1886	36,142	.....	638	.....	.....	35,504	94,348	142,162	72,779	.....	51,075	123,854
NORTHWESTERN MUTUAL, Wabpeton.....1886.	1887	309,132	.....	96,493	.....	212,639	124,837	259,354	35,902	.....	64,260	100,222
Geo. D. Swaine, Pres., Chas. E. Wolfe, Sec.	1886	196,727	.....	44,662	.....	152,065	254,478	254,478	27,227	.....	30,524	57,751
DELAWARE.												
CANTWELL MUTUAL, Odessa.....1849.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John C. Corbit, Pres., Joseph G. Brown, Sec.	1886	26,623	\$63,793	722	\$89,694	25,901	2,279	4,235	.....	.....	5,138	.....
FARMERS MUTUAL, Wilmington.....1839.	1887	235,147	917,819	7,234	1,145,722	227,913	45,245	55,984	39,107	20,335	9,485	68,906
Victor du Pont, Pres., Wm. A. La Motte, Sec.	1886	200,866	899,756	33,252	1,127,370	227,014	45,671	57,118	41,526	14,627	18,413	74,566
1885	243,201	824,353	20,267	20,267	1,135,614	241,234	45,440	55,511	16,278	9,627	22,766	48,671
1884	240,754	921,284	.....	.....	1,162,038	.....	43,895	53,996	21,950	7,259	8,040	37,240
1883	232,970	885,605	.....	.....	1,118,625	.....	43,766	54,186	14,842	.....	8,473	23,316
1882	219,768	851,900	.....	.....	1,071,688	.....	42,601	52,367	26,112	17,517	7,980	51,609
1881	216,975	828,930	15,272	15,272	1,045,905	215,198	42,658	52,933	16,919	1,343	7,443	25,705
1880	238,595	822,057	3,728	3,728	1,040,622	230,936	39,002	50,430	11,599	9,553	6,456	27,518
KENT COUNTY MUTUAL, Dover.....1847.												
Henry Ridgely, Pres., W. Denney, Sec.	1887	74,224	652,557	8,927	717,924	65,367	34,883	39,247	32,303	19,752	8,104	60,159
1886	95,085	689,901	17,628	17,628	768,248	78,347	42,676	48,275	27,382	13,387	11,609	52,398
1885	92,605	701,146	12,170	12,170	.....	94,065	40,234	48,966	28,982	22,368	10,923	62,273
1884	99,279	679,044	.....	.....	.....	.....	40,280	46,704	18,572	21,727	10,777	51,076
1883	105,313	628,768	.....	.....	.....	.....	36,912	43,187	11,055	20,994	9,061	41,060
1882	103,187	575,003	.....	.....	.....	.....	34,246	40,389	8,999	19,876	9,453	38,328
1881	97,800	547,159	.....	.....	.....	.....	31,950	38,727	12,637	19,817	9,220	41,736
1880	93,416	509,865	104,090	104,090	.....	— 182	29,584	34,973	4,838	20,826	5,467	31,131
1879	96,105	465,809	.....	.....	.....	.....	27,349	34,297	5,595	11,817	4,765	22,177
NEW CASTLE COUNTY MUTUAL, Wilmington, 1850.												
Wm. Canby, Pres., M. M. Cleaver, Sec.	1887	112,626	344,660	4,838	452,448	107,788	16,755	22,137	10,432	6,079	4,014	20,595
1886	110,149	330,768	4,179	4,179	436,738	105,970	16,101	21,821	3,218	2,223	4,095	9,536
1885	100,317	.....	52,487	52,487	.....	47,830	15,268	20,242	804	6,514	10,104	17,482
1884	95,133	.....	53,914	53,914	.....	42,219	15,203	20,150	6,015	4,740	14,997	14,997
1883	89,712	.....	50,000	50,000	.....	39,712	16,080	20,336	5,137	1,712	3,997	10,846
1881	83,616	.....	43,980	43,980	.....	39,636	14,100	18,060	9,002	1,748	5,155	15,905
1880	73,756	.....	51,082	51,082	.....	22,674	13,309	17,010	3,553	5,800	3,122	12,475
DISTRICT OF COLUMBIA.												
MUTUAL, Washington.....1855.	1887	272,956	1,817,204	272,956	.....	.....	19,183	95,709	1,219	9,559	82,070	92,848
J. B. Wilson, Pres., J. Wesley Boteler, Sec.	1886	233,566	1,794,376	233,566	.....	.....	18,093	73,024	2,856	.....	70,487	73,343
1883	200,840	.....	200,840	200,840	.....	.....	15,021	41,098	2,261	.....	40,207	42,468

* Statements as rendered to the Auditor of Dakota. — Impairment.

Year	Name	Assets	Liabilities	Surplus	Total
1887	MUTUAL PROTECTION, Washington	14,553	106,130	106,130	210,783
1886	Wm. Ballantyne, Pres., James E. Fitch, Sec.	12,049	93,985	93,985	206,034
1884			93,141	93,141	205,190
1884			108,845	108,845	210,894
1883			17,510	106,970	124,480
1882			84,743	101,873	186,616
1881			21,517	92,188	113,705
1880			24,943	85,777	110,720
1879			13,441	90,998	104,439
1887	ADDISON FARMERS MUTUAL, Addison	20,152	126,282	126,282	246,434
1886	Phil Bohlander, Pres., Otto A. Fischer, Sec.	18,259	111,637	111,637	230,296
1885		18,496	108,845	108,845	227,341
1884		15,148	123,993	123,993	239,141
1883		17,510	124,480	124,480	241,990
1882		84,743	101,873	101,873	186,616
1881		21,517	92,188	92,188	113,705
1880		24,943	85,777	85,777	110,720
1879		13,441	90,998	90,998	104,439
1887	COMMONWEALTH MUTUAL, Decatur	47,173	254,858	254,858	302,031
1886	Jas. W. Haworth, Pres., John A. Barnes, Sec.	47,307	267,207	267,207	314,514
1885		37,003	190,154	190,154	227,157
1884		20,771	167,367	167,367	188,138
1883		16,187	81,393	81,393	97,580
1888	CONSOLIDATED, Chicago				
1887	M. A. Donahue, Pres., C. E. Rollins, Sec.	73,214	258,759	258,759	331,973
1886	ILLINOIS MUTUAL, Alton	80,594	244,333	244,333	324,927
1885	Marcus H. Topping, Pres., H. G. McPike, Sec.	68,257	224,612	224,612	292,869
1884		45,732	209,204	209,204	254,936
1883		39,270	196,056	196,056	235,326
1882		20,688	203,130	203,130	223,818
1881		20,371	160,106	160,106	180,477
1880		14,894	91,233	91,233	106,127
1879		10,530	64,564	64,564	75,094
1888	MANUFACTURERS MUTUAL, Batavia		46,570	46,570	46,570
1887	W. M. Van Nortwick, Pres., G. T. Farmer, Sec.				

• Incorporated in 1857 as the Farmers Fire Ins. Co. of Freeport. Reorganised in 1888. † Began business June 1, 1888. ‡ Reserve for unearned premiums not provided for.

used in 1888. † Began business
Organized March 27, 1888.

*** Incorporated in 1857 as the Farmers Fire Ins. Co. of Freeport.**

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MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year 1871 1872 1873 1874 1875 1876 1877	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
ILLINOIS—Continued.												
MANUFACTURERS & MERCH. MUT. ROCKFORD. 1881.	1887											
Henry W. Price, Pres., Geo. S. Roper, Sec.	1886	\$49,221	\$124,682	\$39,614	\$152,289	\$9,607	\$65,321	\$55,893	\$30,834	† \$5,997	\$18,444	\$54,575
	1885	27,322	186,693	† 1,875	216,170	14,980	69,410	71,314	27,740	3,347	26,546	57,633
	1884	23,972	161,997	† 1,575	184,394	22,397	63,804	63,804	37,650	.....	27,328	63,938
	1883	49,985	143,326	† 7,987	185,324	41,998	61,217	61,217	24,654	.....	11,437	36,001
	1882	41,758	106,957	† 2,749	145,966	39,009	39,019	46,208	34,847	.....	20,842	45,689
	1881	20,981	100,353	† 5,723	124,611	24,258	35,266	36,616	8,017	.....	26,944	35,004
	1880	34,605	65,191	† 4,475	75,321	10,130	23,461	20,794	23,092	.....	16,940	40,632
MILLERS MUTUAL, ALTON. 1877.	1887	26,841	189,913	(†)	216,841	26,841	27,813	28,644	14,850	.....	4,288	19,138
D. R. Sparks, Pres., A. R. McKinney, Sec.	1886	18,840	108,804	(†)	123,764	14,868	17,544	18,147	19,454	.....	2,364	21,818
	1885	22,902	102,706	† 1,702	123,966	21,200	11,478	12,046	8,662	.....	1,233	9,895
	1884	20,744	95,915	(†)	116,659	20,744	10,233	10,664	8,006	.....	975	8,981
	1883	17,792	95,154	(†)	112,946	17,792	10,858	11,132	5,432	.....	1,515	6,947
	1882	13,704	106,864	† 1,000	119,568	12,704	10,108	10,316	12,104	.....	1,109	13,213
	1881	15,829	88,500	† 2,500	101,829	13,399	10,486	10,607	5,602	.....	1,363	6,964
	1880	12,417	97,300	(†)	109,717	12,417	7,240	7,515	1,024	.....	1,580	2,604
	1879	14,043	64,584	(†)	78,567	14,043	9,389	9,668	4,149	.....	1,480	5,689
MILLERS NATIONAL, CHICAGO. 1877.	1887	236,542	1,033,130	† 63,490	1,206,182	173,052	185,418	194,309	144,340	.....	40,104	184,444
C. H. Seybt, Pres., W. L. Barnum, Sec.	1886	225,144	935,984	† 38,573	1,122,555	186,570	164,802	171,611	99,535	.....	30,968	130,493
	1885	179,093	820,634	† 47,708	951,930	131,295	153,136	161,201	110,504	.....	25,582	126,786
	1884	141,886	724,138	† 34,410	833,607	109,470	128,276	132,855	103,186	.....	22,215	125,324
	1883	132,567	743,232	† 47,711	833,607	89,855	128,276	132,855	103,186	.....	22,215	125,324
	1882	109,402	691,566	† 14,326	786,942	95,076	88,554	89,114	43,360	.....	19,822	63,252
	1881	76,657	551,669	† 4,162	626,464	74,495	86,909	87,745	50,090	.....	18,415	68,595
	1880	55,385	436,566	† 23,500	468,701	31,885	62,604	68,597	33,574	.....	17,490	50,994
	1879	55,572	353,459	† 4,460	404,571	51,112	57,016	57,399	37,073	.....	15,136	52,535
MISS. VALLEY MANUF. MUTUAL, ROCK ISLAND. 1880.	1887	81,785	341,593	† 71,676	351,632	10,109	148,416	145,054	86,193	16,562	20,595	135,265
J. S. Keator, Pres., Wm. B. Ferguson, Sec.	1886	69,412	366,543	† 75,777	354,179	12,305	125,123	126,980	86,243	.....	20,672	115,915
	1885	60,211	321,154	† 10,575	400,790	70,636	101,960	107,306	47,942	.....	25,980	73,922
	1884	60,842	253,097	† 16,909	306,941	53,934	84,989	85,389	53,384	.....	18,607	61,992
	1883	40,862	205,126	† 3,000	342,988	37,862	63,480	64,415	50,000	.....	17,997	70,908
	1882	53,721	200,409	† 10,500	303,630	43,221	44,543	44,543	18,678	.....	15,766	34,444
	1881	29,105	200,154	† 6,360	222,059	22,805	34,977	32,977	21,404	.....	12,884	34,444
	1880	12,661	101,804	† 1,500	113,955	11,161	25,293	25,293	6,016	.....	5,307	11,323
MUTUAL, CHICAGO. 1869.	1887	119,916	462,754	† 98,165	484,905	21,751	199,859	203,109	81,452	16,671	40,717	138,840
Stas W. Gardiner, Pres., Wm. E. Smith, Sec.	1886	55,646	382,588	† 9,531	428,912	55,645	117,820	119,820	69,822	.....	32,791	108,069
	1885	67,091	221,058	† 6,834	281,315	60,257	92,151	92,728	33,719	.....	28,000	61,779

† Includes \$100 paid for the redemption of scrip. ‡ Reserve for unearned premiums not provided for. — Impairment.

MUTUAL UNION, Moline.....1886. Chas. H. Deere, Pres., H. C. Cleveland, Sec.	1887 1886	25,268 17,486	123,462 72,499	23,074 12,880	125,650 76,505	2,188 4,606	59,470 18,477	58,870 18,477	34,436 347	..... .....	..... .....	91,032 5,984	55,468 6,331
NORTHWESTERN MUTUAL, Rock Island.....1886. Hy. A. Alinsworth, Pres., W. B. Ferguson, Sec.	1887 1886	24,919 22,971	129,138 87,548	14,562 11,212	139,495 99,397	10,357 11,759	32,036 22,424	32,145 22,435	10,388 7,183	3,820 .....	..... .....	4,539 4,181	18,747 18,747
PACIFIC MUTUAL, Alton.....1888. Marcus Topping, Pres., Henry G. McPike, Sec.	1887 1886	18,391 11,224	70,683 56,685	4,722 10,541	84,352 57,364	13,669 679	14,976 18,968	15,006 19,656	2,714 1,699	..... .....	..... .....	2,110 8,125	4,804 9,884
PROTECTION MUTUAL, Hyde Park.....1887. Geo. W. Powell, Pres., C. E. Worthington, Sec.	1887 1886	98,101 106,271	102,207 82,505	64,195 64,553	226,903 395,768	33,996 43,718	119,373 123,070	124,363 127,048	91,372 58,969	16,239 16,459	..... .....	39,954 39,020	138,565 114,448
WESTERN MANUFACTURERS MUT., Chicago.....1886. E. G. Keith, Pres., P. A. Montgomery, Sec.	1887 1886	92,685 68,881	322,332 331,901	19,474 10,123	395,544 390,659	73,212 58,758	124,287 135,761	127,048 143,342	58,969 72,768	14,563 .....	..... .....	39,020 40,888	108,298 113,056
CONTINENTAL MUTUAL, Michigan City.....1888. J. M. Ward, Pres., Daniel Huguenin, Sec.	1887 1886	33,451 15,263	167,990 84,224	10,776 2,881	190,665 96,666	22,675 12,382	68,621 25,086	68,868 25,090	29,682 836	2,804 .....	..... .....	18,428 9,679	50,914 10,515
MANUFACTURERS MUTUAL, Indianapolis.....1886. A. H. Nordlyke, Pres., Chas. B. Funston, Sec.	1887 1886	5,172 80,147	455 84,864	4,717	13,817	1,535.....	..........	..........	..........	..........	..........	..........	..........
CITIZENS MUTUAL, Waterloo.....1887. B. R. Sherman, Pres., J. H. Kuhns, Sec.	1887 1886	41,122 43,657	356,431 376,179	4,592 211,862	394,961 207,974	36,539 108,205	75,361 50,508	77,348 58,162	34,651 34,341	..... .....	..... .....	40,098 39,480	74,749 71,701
IOWA STATE, Keokuk.....1855. Smith Hamill, Pres., Howard Tucker, Sec.	1887 1886	69,227 110,225	277,881 439,259	167,317 283,625	179,791 265,859	57,005 61,743	50,946 57,005	58,162 58,306	34,341 27,281	..... .....	..... .....	35,750 29,840	60,874 57,121
MERCER & MAN. MUT. FIRE ASS'N, Clinton.....1887. L. B. Wadleigh, Pres., D. L. Ryder, Sec.	1887 1886	101,912 90,698	452,229 369,177	258,276 6,080	310,599 453,795	141,790 84,618	51,492 58,620	55,701 59,816	47,211 25,799	..... .....	..... .....	28,485 26,337	75,696 53,393
RELIANCE MUTUAL, Dubuque.....1885. W. H. Day, Pres., D. A. Henderson, Sec.	1887 1886	24,040 32,685	169,221 160,704	12,209 1,492	181,052 191,887	11,831 31,104	49,796 60,128	50,206 60,348	35,208 35,347	..... .....	..... .....	15,004 9,158	50,902 44,505
ARKANSAS VALLEY, Wichita.....1888. N. A. English, Pres., E. P. Ford, Sec.	1887 1886	21,867 53,990	53,990 .....	..... .....	75,857	21,867	21,767	21,767 .....	..... .....	..... .....	..... .....	5,221	5,221

* Commenced business September 1, 1887. † Reserve for unearned premiums not provided for. ‡ Organized September 15, 1887.
— Impairment. a Includes \$40,000 guarantee fund unpaid. b Commenced business June 6, 1887. c Organized May 2, 1888. d Includes \$90,000 guaranty fund.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year beg. ins. in force	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
KANSAS—Continued.												
CAPITOL, Topeka §.....1887. J. T. Williams, Pres., T. D. Thacher, Sec.	1887	\$11,551	\$33,002	\$21,515	\$23,038	—\$9,964	\$15,265	\$35,449	\$5,774	\$4,695	\$21,399	\$31,778
KANSAS FARMERS, Abilene*.....1882. J. E. Bonebrake, Pres., M. P. Abbott, Sec.	1887	100,259	18,710	71,519	47,450	28,740	2 563	27,651	9,846	1,729	15,421	26,996
KANSAS HOME, Topeka §.....1887. Harrison Wells, Pres., Talcott Ormabec, Sec.	1887	16,113	13,290	11,050	18,353	5,063	16,265	26,865	220	.....	11,842	12,062
KENTUCKY.												
KENTUCKY AND LOUISVILLE MUT., Louisville. 1839. Thomas P. Jacob, Pres., James B. Cocke, Sec.	1887	1,070	301,189	180,759	121,500	—179,689	13,254	13,374	10,120	.....	5,274	15,394
	1886	2,828	188,254	188,254	129,868	—126,980	12,095	12,143	4,922	.....	5,693	10,815
	1885	1,188	315,256	186,849	120,595	—185,661	15,166	15,330	15,444	.....	5,720	21,164
	1884	5,981	333,932	208,951	130,962	—202,970	6,421	6,507	2,082	.....	5,378	7,459
	1883	6,687	338,871	208,953	137,905	—201,966	21,638	22,831	3,003	.....	5,399	8,401
	1882	312	338,877	221,320	147,863	—221,014	7,459	7,498	11,897	.....	5,399	17,984
	1881	11,320	363,000	230,014	144,900	—218,694	23,437	23,556	11,184	.....	6,252	17,436
	1880	552	399,843	229,697	173,698	—229,145	6,306	6,306	13,257	.....	4,872	18,129
	1879	375	412,510	234,252	178,633	—233,877	6,430	6,348	3,668	.....	4,812	8,480
MAINE.												
BANGOR, Bangor.....1887. W. P. Hubbard, Pres., J. W. McClure, Sec.	1887	21,171	90,926	.....	.....	.....	18,468	.....	8,216	.....	.....	.....
	1886	.....	.....	14,475	.....	.....	15,100	15,706	.....	.....	.....	.....
	1885	.....	.....	14,089	.....	.....	19,004	19,345	9,933	.....	5,708	15,641
	1884	20,171	84,516	5,566	90,598	6,082	19,004	19,345	15,641	.....	6,748	22,389
	1883	20,524	87,701	1,717	102,659	14,958	17,418	17,418	.....	.....	.....	19,790
	1882	21,360	.....	.....	.....	18,643	15,712	16,701	13,840	.....	5,804	19,734
	1881	23,942	87,397	5,940	105,309	18,002	18,528	19,663	12,949	.....	5,760	18,799
	1880	22,856	80,362	1,450	101,768	21,406	17,597	18,993	18,670	.....	6,368	25,058
	1879	49,998	5,506	.....	.....	.....	1,561	.....	3,313	.....	.....	.....
SACO, Saco.....1886. Henry J. Rice, Pres., E. P. Burnham, Sec.	1886	45,222	.....	.....	.....	.....	1,235	4,124	.....	.....	1,543	1,501
	1885	42,614	5,999	48,613	42,614	40,029	1,450	4,288	698	.....	1,005	1,703
	1884	40,029	.....	.....	40,029	38,576	1,495	4,160	631	.....	691	1,394
	1883	36,576	5,543	44,119	38,576	43,438	.....	4,156	325	.....	3,056	3,381
	1882	43,438	.....	.....	43,438	37,450	1,518	3,905	1,138	.....	2,418	3,556
	1881	37,450	5,874	43,324	37,450	35,300	1,486	3,918	230	.....	1,399	1,559
	1880	35,300	6,043	41,343	35,300	.....	878	2,793	99	.....	901	1,000
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* First class. † Commenced business April 7, 1887. ‡ Reserve for unearned premiums not provided for. § First and second classes. a Includes \$50,000 guarantee fund. — Impairment.

MARYLAND:

MARYLAND.											
1887	BALTIMORE EQUITABLE SOCIETY, Baltimore... 1794.	1,674,071	.....	580,364	1,093,707	8,867	114,182	29,427	26,945	18,814	75,186
1886	F. A. Crook, Treas., Hugh B. Jones, Sec.	1,790,501	.....	598,294	1,122,207	35,099	120,995	20,426	24,855	19,848	71,190
1885		1,609,806	.....	581,672	1,028,134	37,086	112,054	17,023	24,423	18,754	60,180
1884		1,514,667	.....	580,414	934,253	39,859	116,750	14,686	26,884	19,549	51,119
1883		1,511,693	.....	577,255	934,438	38,037	121,790	4,569	25,376	18,320	40,338
1882		1,437,975	.....	571,084	865,901	34,398	112,326	28,640	25,813	18,360	78,854
1881		1,375,366	.....	578,854	802,402	9,078	110,599	32,436	22,943	17,033	71,512
1880		1,347,518	.....	591,969	735,549	9,455	105,595	32,436	22,943	15,683	56,467
1879		1,267,272	.....	569,238	698,034	10,572	74,873	13,265	.....	14,852	26,132
1887	MUTUAL OF BALTIMORE CITY, Baltimore..... 1886.	19,579	115,915	12,294	123,200	7,285	30,224	20,140	3,954	9,218	33,312
1886	Frank Singluff, Pres., W. H. Purcell, Sec.	110,323	110,323	.....	128,217	11,894	25,945	2,974	4,249	29,856	39,830
1887	MUTUAL OF BALTIMORE COUNTY, Baltimore... 1850.	40,191	568,432	39,024	578,589	10,157	23,454	31,024	.....	18,142	49,166
1886		28,568	592,660	37,862	4,616	37,848	38,580	23,813	.....	15,025	38,838
1885		44,662	593,666	16,218	622,110	28,444	34,628	20,745	.....	18,499	39,242
1884		43,996	596,718	21,518	619,194	44,495	44,495	19,435	.....	24,621	44,036
1883		50,996	598,709	23,470	626,295	27,596	45,896	38,228	.....	9,666	45,794
1882		43,109	627,574	18,849	651,834	20,825	25,711	18,222	.....	9,003	27,225
1881		20,037	630,925	25,140	625,822	— 5,103	28,896	18,476	.....	9,052	27,528
1880		11,984	646,873	15,492	650,381	— 3,568	26,235	23,781	.....	3,088	26,869
1879		43,613	625,584	23,274	655,523	20,339	25,887	21,793	.....	3,677	24,870
1887	MUTUAL OF CARROLL COUNTY, Westminster... 1869.	22,085	166,244	.....	188,329	22,085	5,462	6,205	.....	3,306	7,056
1886	J. W. Hering, Pres., R. Manning, Sec.	22,415	156,876	280	178,971	22,135	4,831	2,599	.....	4,437	9,911
1885		19,540	140,143	375	161,928	21,165	4,246	2,215	.....	3,570	5,785
1884		19,695	125,146	186	144,855	19,599	5,493	.....	.....	233	6,518
1883		19,865	113,325	3,500	129,690	16,365	4,604	6,453	.....	1,950	3,276
1882		24,450	106,837	5,791	125,393	18,957	5,229	2,026	.....	977	1,585
1881		21,767	101,538	3,810	119,495	17,957	3,912	608	.....	1,021	2,722
1880		20,248	95,936	3,668	112,576	16,640	3,868	1,700	.....	926	1,926
1879		17,770	88,002	1,660	104,112	16,110	3,320	1,000	.....	926	1,926
1887	MUTUAL OF CECIL COUNTY, Elkton..... 1847.	13,498	353,034	500	366,032	12,998	20,870	27,951	243	2,785	30,979
1886	Jacob Touce, Pres., Thomas Drennen, Sec.	24,913	350,446	5,562	379,808	19,352	14,970	40,182	694	3,673	43,649
1885		50,460	352,323	200	402,583	50,260	15,712	7,947	.....	2,509	11,454
1884		46,973	315,194	1,600	360,997	45,373	17,821	8,971	274	2,428	11,673
1883		209,181	800	342,989	43,808	11,722	12,355	9,580	.....	3,133	12,662
1882		44,922	280,493	9,876	315,449	35,046	12,841	8,118	562	3,510	12,890
1881		44,415	274,419	13,554	305,280	30,801	12,599	3,165	573	2,120	5,857
1880		42,515	302,162	13,009	392,168	29,506	10,735	1,492	19,468	2,156	23,056
1879		53,793	256,078	26,979	282,892	26,814	12,960	10,254	1,336	1,997	13,587
1887	MUTUAL OF FREDERICK CO., Frederick City... 1844.	52,294	282,657	11,025	321,926	41,269	17,460	4,439	10,469	2,146	17,054
1886	Charles E. Trail, Pres., G. W. Cramer, Sec.	44,965	284,613	3,337	326,971	16,725	19,360	4,251	15,236	2,091	21,568
1885		46,988	286,019	837	332,170	46,151	19,233	1,329	15,177	16,634	18,140
1884		46,630	284,888	9,761	321,757	16,794	18,681	220	15,036	1,449	16,705
1883		49,773	280,151	3,937	326,017	16,817	19,360	.....	14,900	2,674	17,574

Impairment.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Begun	Cash Admitted As-ets.	Amount of Deposit Notes.	Total Liab-ilities.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy-holders.	Other Expenses.	Total Disburse-ments.
MARYLAND—Continued.												
MUTUAL OF FREDERICK CO., Frederick—Contd.	1882	\$25,569	\$83,642	\$15,163	\$321,045	\$37,403	\$17,063	\$19,635	\$366	\$14,966	\$2,048	\$17,380
1881	48,708	277,202	9,367	316,643	39,441	16,632	16,632	16,748	804	14,903	1,890	17,537
1880	49,061	256,105	9,432	295,734	39,689	16,757	16,757	17,486	1,814	14,962	1,886	18,462
1879	42,244	251,644	7,978	285,910	34,266	14,736	14,736	17,486	25	11,477	1,772	13,274
1887	44,032	388,423	4,615	427,840	39,417	17,243	17,243	17,854	10,608	.....	2,283	12,891
1886	40,793	380,206	6,775	398,221	33,048	15,642	15,642	16,121	1,511	.....	1,914	17,032
1885	26,905	361,604	4,100	384,409	22,805	15,175	15,175	15,531	15,146	.....	1,886	17,032
1884	27,893	349,505	15,285	362,113	12,608	14,933	14,933	15,395	13,900	.....	.....	16,580
1883	27,056	354,090	7,250	372,490	20,406	15,668	15,668	16,222	14,883	.....	1,697	16,589
1882	26,635	393,406	13,415	399,686	13,220	14,140	14,140	14,615	14,140	.....	1,683	15,899
1881	26,820	393,409	13,712	316,517	13,108	13,793	13,793	14,265	7,122	.....	1,851	8,973
1880	20,955	292,204	12,671	300,488	8,284	13,187	13,187	13,805	10,622	.....	1,879	12,479
1879	2,687	289,140	16,046	275,781	13,359	14,268	14,268	14,817	12,010	.....	1,838	13,648
1887	107,090	170,600	6,939	270,691	100,091	7,426	7,426	12,215	14,833	5,781	1,940	22,554
1886	115,742	166,271	4,278	277,735	111,464	7,309	7,309	15,015	1,349	8,551	3,795	13,865
1885	114,283	166,533	10,211	270,605	104,072	7,404	7,404	17,157	3,091	1,910	1,999	10,638
1884	105,002	152,813	1,083	256,732	103,019	6,486	6,486	20,274	5,973	3,114	1,551	10,638
1883	102,387	153,409	2,991	152,805	98,396	6,695	6,695	12,120	695	.....	2,605	3,520
1882	94,533	149,926	3,318	231,141	88,215	6,272	6,272	11,453	3,629	556	1,492	5,285
1881	89,718	135,485	38,884	186,319	50,834	6,091	6,091	11,204	1,869	495	3,946	3,113
1880	82,726	127,453	5,921	204,258	76,805	5,631	5,631	10,096	1,706	.....	1,497	3,651
1879	80,255	115,197	37,386	158,066	42,869	4,817	4,817	13,480	986	710	1,955	60,637
1887	115,224	1,229,259	4,175	1,340,308	111,049	46,890	46,890	51,897	53,831	.....	6,806	60,637
1886	107,959	1,191,641	4,804	1,356,600	160,095	45,679	45,679	50,456	37,731	.....	6,595	44,959
1885	157,438	1,149,289	4,084	1,302,643	153,354	43,383	43,383	48,670	31,279	.....	12,130	43,409
1884	116,181	1,102,307	4,495	1,243,894	141,586	42,775	42,775	47,965	31,015	.....	12,205	43,240
1883	134,368	1,052,527	7,148	1,179,747	127,220	40,651	40,651	55,627	38,880	.....	21,200	60,080
1882	130,515	1,006,887	40,891	1,133,105	126,218	38,717	38,717	43,476	32,358	.....	13,342	45,820
1881	123,938	966,438	37,277	1,088,352	121,915	37,476	37,476	41,601	22,788	.....	15,435	44,213
1880	115,672	936,823	39,009	1,054,496	120,953	36,240	36,240	40,129	22,104	.....	3,033	27,137
1879	101,705	813,671	3,868	1,015,376	97,676	35,382	35,382	38,959	34,110	.....	5,466	39,510
1887	15,308	89,170	.....	104,478	15,308	5,279	5,279	6,590	4,084	261	1,477	5,762
1886	19,766	92,974	6,497	122,433	13,209	3,760	3,760	4,672	6,517	.....	1,278	7,795
1885	18,141	89,413	1,800	105,754	16,341	4,492	4,492	5,321	1,158	.....	1,155	2,283
1884	15,748	85,970	.....	101,718	15,748	3,594	3,594	4,145	3,225	.....	2,073	4,358
1883	16,470	83,427	.....	99,897	16,470	3,450	3,450	4,200	1,797	.....	1,061	2,888
MUTUAL OF MONTGOMERY CO., Sandy Spring, 1848.												
Richard T. Beniley, Pres., Rob't R. Moore, Sec.												
MUTUAL OF SOMERSET & WORSC. CO.'s, P. Anne, 1867.												
L. L. Waters, Pres., W. J. Brittingham, Sec.												

— Impairment.

1887	MUTUAL OF WASHINGTON CO., Hagerstown.....1866.	80,247	37,627	1,190	116,684	79,957	4,031	7,156	2,227	1,443	5,678
1885	M. S. Barber, Pres., Wm. H. Armstrong, Sec.	75,611	36,424	4,351	112,768	74,284	4,085	7,932	1,827	1,392	3,405
1886		73,158	37,914	1,113	109,959	72,424	3,434	6,913	2,092	1,392	3,405
1884		66,304	36,275	713	105,579	65,657	3,475	7,235	2,004	1,413	3,497
1883		63,495	37,572	3,517	97,111	59,539	3,616	6,564	1,766	1,678	4,498
1882		61,149	37,990	3,956	95,153	57,162	3,358	6,538	1,041	1,041	5,019
1881		62,179	41,175	3,087	103,071	60,896	3,236	6,646	1,331	1,226	7,691
1880		56,986	44,175	1,283	97,631	55,456	2,339	5,260	5,137	922	997
1879		53,954	42,863	1,539	95,007	52,143	2,736	5,540	.....	1,115	6,287
MASSACHUSETTS.											
1887	ABINGTON MUTUAL, Abington.....1866.	71,119	180,759	38,045	213,833	33,074	33,599	36,591	6,190	9,398	22,254
1886		57,524	184,510	22,018	215,016	25,506	27,673	30,767	16,367	7,574	29,267
1885	Henry B. Pierce, Pres., Carlos P. Faunce, Sec.	57,977	163,357	27,498	193,836	30,479	31,103	25,765	5,326	6,345	17,642
1884		48,720	139,368	24,618	163,471	24,103	18,871	21,326	6,782	5,893	16,199
1883		45,166	177,733	19,833	143,061	25,328	13,039	15,401	6,867	4,071	13,651
1882		44,057	108,452	19,751	134,759	24,397	11,715	13,039	6,316	3,410	12,814
1881		42,942	104,144	19,679	127,407	23,263	10,858	13,000	5,430	3,735	11,294
1880		41,973	97,343	19,942	119,375	22,032	10,817	12,781	6,664	3,395	12,668
1879		37,387	90,137	18,085	109,440	19,393	11,203	13,180	7,367	3,258	13,393
1887	ARKWRIGHT MUTUAL, Boston.....1860.	416,683	1,933,275	194,487	2,155,471	222,196	380,995	398,086	43,319	25,446	356,914
1886	W. Higginson, Pres., E. H. Sprague, Sec.	385,964	1,862,027	189,490	2,058,501	196,474	371,592	388,867	290,605	23,793	390,062
1885		390,486	1,726,233	173,268	1,943,450	171,218	343,100	355,382	276,943	23,313	327,295
1884		355,034	1,650,118	163,655	1,839,495	189,378	320,911	345,400	270,984	22,528	328,120
1883		338,331	1,538,128	183,255	1,693,205	155,076	360,604	316,140	262,358	21,181	278,153
1882		294,000	1,365,776	196,686	1,465,969	98,214	273,431	286,140	39,349	20,891	251,602
1881		261,886	1,250,631	125,753	1,385,764	135,133	250,058	261,705	119,041	20,438	236,053
1880		231,489	1,150,439	179,791	1,202,138	51,699	230,372	242,272	56,268	19,413	243,293
1879		224,116	999,413	99,941	1,123,179	123,766	199,387	208,478	17,599	17,576	177,839
1887	ATTLEBOROUGH MUTUAL, Attleborough.....1845.	20,950	19,389	4,847	35,492	16,103	2,276	3,542	1,941	518	2,459
1886	Joseph W. Capron, Pres., E. K. Read, Sec.	20,863	39,485	4,935	55,413	15,928	2,479	3,346	.....	486	797
1887	BARNSTABLE CO. MUTUAL, Yarmouthport...1833.	100,952	296,956	49,538	348,370	51,414	24,426	30,052	5,088	4,622	26,017
1885		99,061	282,976	47,201	334,362	51,800	23,595	28,136	6,002	4,804	26,758
1884		95,986	262,490	45,281	313,195	50,795	21,591	35,008	22,428	5,994	29,132
1883	Joseph R. Hall, Pres., Frank Thacher, Sec.	86,401	227,923	45,856	263,868	35,045	33,679	28,116	3,951	4,734	25,757
1882		87,039	206,071	42,916	259,208	44,134	18,044	22,200	2,000	4,053	17,595
1881		83,253	180,916	41,116	223,953	42,137	17,467	22,670	4,100	4,005	19,407
1880		86,397	159,261	40,476	199,182	39,941	14,113	18,539	5,099	2,354	16,641
1879		70,588	149,191	39,428	180,351	37,431	17,077	18,000	3,568	2,851	17,578
1887	BRIMSHIRE MUTUAL, Pittsfield.....1835.	90,249	77,638	38,954	128,903	51,295	15,831	20,002	4,531	4,389	14,866
1886		85,395	222,029	37,348	270,023	47,994	18,832	20,994	8,087	5,068	19,227
1885	J. L. Peck, Pres., J. M. Stevenson, Sec.	81,342	212,130	35,483	257,989	45,859	18,321	22,219	6,011	4,848	15,238
1884		67,627	198,957	33,346	233,238	34,281	15,199	19,177	9,475	4,185	18,061
1883		71,921	188,834	33,944	225,811	36,977	14,122	18,002	4,176	4,119	13,593

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Net Assets	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MASSACHUSETTS—Continued.												
BERKSHIRE MUTUAL, Pittsfield—Cont.												
1882	\$68,660	\$18,915	\$31,139	\$222,436	\$37,521	\$11,097	\$15,871	\$5,248	\$4,287	\$3,493	\$12,068	\$12,068
1881	66,374	178,276	34,308	212,388	34,052	12,458	16,167	5,357	3,951	3,923	13,231	13,231
1880	63,374	164,567	31,577	196,361	31,704	12,458	17,672	5,357	4,047	4,047	16,590	16,590
1879	60,367	153,645	35,701	178,311	34,666	12,192	14,600	7,331	3,395	4,840	15,496	15,496
1877	699,228	\$3,531,992	354,447	3,876,203	344,811	716,260	741,612	95,253	489,061	48,100	629,414	629,414
1886	610,130	3,212,186	397,062	3,495,254	283,068	641,330	668,756	166,181	508,984	48,396	723,411	723,411
1885	663,027	3,072,157	328,332	3,426,854	354,697	606,912	661,223	94,609	445,861	45,792	586,310	586,310
1884	607,260	2,977,239	268,883	3,285,516	328,377	596,580	604,532	804,532	372,148	41,166	627,966	627,966
1883	608,256	2,795,916	341,513	3,063,959	266,743	555,515	590,677	125,468	372,791	43,802	501,461	501,461
1882	523,320	2,503,621	318,005	2,568,316	204,095	511,869	534,489	93,312	364,935	46,153	503,500	503,500
1881	490,748	2,341,468	235,118	2,597,698	255,630	470,942	488,158	170,502	311,904	43,913	432,319	432,319
1880	423,976	2,259,244	281,644	2,301,576	124,332	434,993	461,543	137,308	305,493	51,793	404,434	404,434
1879	418,915	1,851,243	185,890	2,082,759	231,516	363,241	400,171	33,024	33,024	39,773	355,031	355,031
1887	193,350	124,276	62,546	255,080	130,804	40,745	49,118	4,754	15,308	13,298	33,360	33,360
1886	178,677	111,145	59,000	289,822	123,105	32,760	42,031	6,991	12,791	11,821	31,603	31,603
1885	166,560	97,870	49,383	264,430	117,177	33,292	42,844	1,828	10,641	1,276	23,745	23,745
1884	149,200	85,730	43,301	234,930	105,899	24,582	32,040	3,518	10,069	9,082	23,569	23,569
1883	138,010	160,911	41,375	292,821	97,535	19,428	26,530	3,271	9,602	7,740	20,342	20,342
1882	132,708	158,360	40,042	291,158	92,749	21,469	28,434	4,464	8,934	6,825	21,123	21,123
1881	124,166	78,552	39,276	202,718	84,597	19,778	25,993	246	8,937	7,415	16,598	16,598
1880	114,943	70,042	38,659	184,984	75,552	20,495	25,993	1,828	9,358	7,335	18,552	18,552
1879	106,479	61,335	37,882	167,813	68,347	20,347	24,518	5,644	9,595	4,826	19,975	19,975
1887	686,116	185,957	731,567	140,506	—45,451	293,381	373,941	282,874	155,811	58,778	497,463	497,463
1886	647,394	231,121	791,544	86,971	—144,150	241,131	266,199	230,777	125,860	44,215	400,782	400,782
1885	769,347	202,040	834,004	137,363	—64,657	240,739	266,551	238,826	127,722	44,656	411,404	411,404
1884	812,104	229,559	880,125	161,538	—168,021	203,426	268,665	190,259	38,393	47,006	375,638	375,638
1883	724,931	251,403	841,357	135,067	—116,420	351,941	387,930	360,118	139,070	55,241	534,443	534,443
1882	915,090	211,091	922,104	204,977	—7,014	349,435	386,546	282,000	95,170	99,205	476,384	476,384
1881	923,861	202,243	895,916	220,188	77,945	322,250	360,593	228,478	33,695	31,931	31,931	31,931
1880	804,728	178,325	799,776	183,277	4,952	308,825	341,715	217,401	217,770	84,885	580,116	580,116
1879	834,953	286,927	948,326	173,514	—13,473	290,292	329,712	200,087	211,240	89,765	501,092	501,092
1887	314,097	395,095	155,086	464,016	159,011	74,921	89,508	14,967	34,600	22,460	72,007	72,007
1886	267,751	590,880	149,384	739,247	148,367	59,068	74,024	9,488	26,881	19,598	58,907	58,907
1885	260,669	588,186	147,333	721,462	133,276	60,661	73,887	11,354	26,883	19,873	58,110	58,110
1884	272,946	582,487	146,125	709,368	126,821	61,214	72,181	8,600	25,005	20,818	54,522	54,522
CITIZENS MUTUAL, Boston.												
H. C. Bigelow, Pres., J. W. Peabody, Sec.												
1887	314,097	395,095	155,086	464,016	159,011	74,921	89,508	14,967	34,600	22,460	72,007	72,007
1886	267,751	590,880	149,384	739,247	148,367	59,068	74,024	9,488	26,881	19,598	58,907	58,907
1885	260,669	588,186	147,333	721,462	133,276	60,661	73,887	11,354	26,883	19,873	58,110	58,110
1884	272,946	582,487	146,125	709,368	126,821	61,214	72,181	8,600	25,005	20,818	54,522	54,522

1 Deposit notes reduced one-half in accordance with the law to the same amount as the premiums. 2 Deposit notes doubled by change of the law. — Impairment.
 3 Includes scrip outstanding. 4 Paid for redemption of scrip.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year begun insur- ing	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
FALL RIV. MANUFACTURERS MUT., Fall River—Cont												
1884	1884	\$181,566	\$836,407	\$22,566	\$225,467	\$89,060	\$160,436	\$177,446	\$62,790	\$101,142	\$8,922	\$172,813
1885	1885	178,376	753,705	94,685	837,396	83,691	148,674	154,983	58,862	74,159	8,159	141,170
1886	1886	164,416	671,314	117,483	718,247	46,933	134,181	140,500	25,288	87,945	7,005	120,238
1887	1887	152,867	562,674	57,314	658,227	95,553	114,094	118,955	25,681	54,558	7,213	85,452
1888	1888	104,872	482,075	70,825	516,122	102,128	83,272	87,205	31,170	67,179	6,006	104,355
1879	1879	102,671	417,488	543	519,616	102,128	83,272	87,205	4,278	63,208	6,332	73,808
FITCHBURG MUTUAL, Fitchburg.....1847.												
1887	1887	221,813	250,428	133,442	338,799	88,371	87,692	99,186	60,960	33,731	21,905	116,656
1880	1880	219,436	255,491	138,361	366,568	111,077	82,189	95,986	49,454	33,016	20,516	102,986
1885	1885	228,704	271,374	147,003	383,165	111,791	90,552	109,289	59,301	33,370	22,837	115,598
1884	1884	265,768	274,280	162,060	377,988	103,699	103,452	118,572	57,702	31,895	23,867	113,464
1883	1883	257,844	260,563	143,231	375,176	114,613	103,032	118,700	77,936	32,151	23,717	131,804
1882	1882	271,103	240,198	129,542	381,819	141,621	90,434	106,613	30,540	29,412	23,717	80,750
1881	1881	246,073	229,041	116,692	358,422	129,361	77,209	94,947	37,703	28,538	18,242	84,478
1880	1880	236,372	218,563	113,163	341,772	123,209	70,242	83,875	32,268	29,869	13,727	77,804
1879	1879	230,660	220,252	117,994	332,918	112,666	64,528	77,394	32,760	30,548	12,637	75,945
FRANKLIN MUTUAL, Greenfield.....1868.												
1887	1887	22,822	67,841	11,668	79,015	11,174	6,165	6,699	3,717	2,009	1,755	7,481
1886	1886	23,199	75,279	16,002	89,476	7,197	4,897	5,640	769	1,309	1,598	3,666
1885	1885	21,023	79,148	13,593	86,598	7,450	5,155	6,051	2,348	1,472	1,722	5,512
1884	1884	21,628	83,767	15,727	80,668	5,901	4,634	5,522	1,459	957	1,763	4,200
1883	1883	21,619	85,524	16,061	91,082	5,558	3,226	4,308	3,933	1,142	1,308	6,383
1882	1882	22,555	67,482	15,587	74,450	6,968	8,651	9,631	5,130	3,397	2,100	10,687
1881	1881	26,125	60,840	20,111	68,855	6,025	5,971	6,641	3,864	2,034	1,845	7,743
1880	1880	22,401	62,432	14,394	67,475	5,043	6,378	7,203	3,115	2,138	2,005	7,252
1879	1879	22,310	75,085	17,985	79,410	4,395	4,370	5,597	4,041	891	2,790	7,722
HAMPshire MUTUAL, Northampton.....1890.												
1887	1887	51,965	143,855	25,042	170,778	26,923	9,839	12,354	5,895	3,219	3,058	12,102
1886	1886	51,967	145,951	24,249	172,969	27,718	9,398	12,329	5,366	3,224	2,960	11,550
1885	1885	49,475	141,726	24,275	166,925	25,199	9,284	11,868	10,450	3,471	2,966	16,847
1884	1884	53,075	140,086	23,534	166,627	29,541	9,091	11,514	4,550	3,314	2,828	10,692
1883	1883	51,770	138,142	23,623	166,290	28,148	11,528	14,162	5,990	4,251	3,169	13,370
1882	1882	51,233	136,178	21,168	161,243	27,065	8,183	10,726	5,940	2,599	2,572	11,111
1881	1881	52,243	129,452	23,677	158,019	28,567	8,488	10,945	5,879	2,688	2,687	11,954
1880	1880	51,388	119,904	22,065	149,229	29,325	9,077	11,672	5,941	3,579	2,643	10,103
1879	1879	48,939	109,729	21,704	136,905	27,176	9,686	12,126	7,735	4,150	2,973	14,138
HINGHAM MUTUAL, Hingham.....1866.												
1887	1887	345,729	352,835	186,726	511,838	159,093	110,476	127,128	27,924	75,057	23,113	126,094
1886	1886	343,260	365,029	182,855	523,434	160,405	80,973	97,086	28,171	56,130	17,379	101,686

[illegible]

* Includes \$100,000 guaranty fund. + Includes guaranty fund. ‡ Has a guaranty capital of \$200,000. § Includes dividends of \$14,000 on guaranty capital. a Paid to scripholders.
 * Includes \$100,000 guaranty fund. + Includes guaranty fund. ‡ Has a guaranty capital of \$200,000. § Includes dividends of \$14,000 on guaranty capital. a Paid to scripholders.
 * Includes \$100,000 guaranty fund. + Includes guaranty fund. ‡ Has a guaranty capital of \$200,000. § Includes dividends of \$14,000 on guaranty capital. a Paid to scripholders.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending Jan 1	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
MASSACHUSETTS MUTUAL, Boston—Cont.												
1883	\$322,743	.....	.....	\$79,831	.....	\$242,912	\$55,743	\$73,688	\$10,475	\$32,623	\$20,478	\$69,576
1884	310,567	.....	.....	51,281	.....	259,306	18,885	33,529	3,730	18,690	17,990	39,816
1885	318,424	.....	.....	60,464	.....	257,960	16,706	33,199	2,286	16,442	16,502	37,224
1886	345,585	.....	.....	73,190	.....	252,395	16,706	33,360	7,107	16,586	16,737	40,430
1887	318,659	.....	.....	84,205	.....	234,454	19,795	37,353	1,427	18,550	17,103	37,086
MERCHANTS AND FARMERS MUT'L, Worcester 1846.												
1887	287,156	\$89,037	.....	144,306	\$231,887	142,850	87,343	100,995	38,304	30,534	24,324	93,162
1888	278,728	79,864	.....	135,432	414,160	142,996	84,502	95,997	25,524	29,231	23,993	78,148
1889	257,995	21,095	.....	127,048	381,953	130,958	32,981	92,941	27,904	27,904	27,086	76,910
1890	238,881	227,971	.....	119,485	347,367	119,396	59,097	69,835	22,054	18,199	19,789	60,049
1891	221,683	213,931	.....	108,995	326,949	112,718	51,100	63,023	25,710	16,938	19,395	62,043
1892	231,400	204,735	.....	104,368	331,776	127,041	56,099	65,631	19,813	21,222	19,573	60,650
1893	226,738	198,958	.....	101,479	224,217	125,259	52,643	62,138	14,025	22,374	20,733	57,132
1894	220,634	400,902	.....	102,225	519,311	118,409	51,945	61,829	13,119	20,595	18,858	52,572
1895	209,379	402,486	.....	102,322	509,543	107,957	45,004	54,503	24,876	18,367	18,108	61,351
MERRIMACK MUTUAL, Andover.....1828.												
1887	301,200	313,980	.....	160,007	455,263	141,283	85,361	100,364	31,951	33,280	20,361	85,592
1888	293,729	293,315	.....	152,131	334,913	141,598	77,220	91,000	23,403	28,545	19,310	71,318
1889	274,662	424,186	.....	138,562	578,286	136,100	84,129	84,129	23,835	25,151	20,953	65,939
1890	255,129	376,445	.....	126,496	507,078	128,633	57,804	69,867	23,586	20,363	15,923	59,242
1891	243,805	359,608	.....	121,277	475,226	122,618	70,493	72,229	16,995	23,762	15,532	56,299
1892	225,928	333,048	.....	116,175	422,801	109,753	60,519	71,666	19,454	23,902	15,355	58,711
1893	216,755	302,213	.....	110,434	428,531	106,321	51,831	63,062	19,044	19,574	14,760	53,568
1894	206,208	250,021	.....	108,166	348,066	98,042	49,440	59,685	12,668	19,925	14,866	44,359
1895	182,595	230,022	.....	101,591	310,952	80,930	47,683	57,090	23,903	19,004	13,365	56,222
MIDDLESEX MUTUAL, Concord.....1826.												
1887	491,363	351,787	.....	175,893	667,257	315,470	92,776	115,549	29,022	29,022	23,861	91,662
1888	476,930	320,050	.....	163,023	639,961	313,911	77,994	99,034	18,846	35,912	23,382	77,140
1889	450,537	301,193	.....	155,352	605,378	295,185	70,364	88,097	18,810	33,557	20,777	75,141
1890	424,343	301,797	.....	151,105	574,975	273,178	73,166	91,824	13,568	30,911	19,966	70,445
1891	405,594	294,334	.....	147,593	552,335	258,001	66,017	96,000	20,053	40,598	18,751	67,448
1892	380,659	285,544	.....	143,137	528,066	246,522	66,943	84,623	16,377	35,080	19,086	71,448
1893	322,023	281,288	.....	141,022	521,360	240,081	60,114	78,190	21,417	30,664	17,631	69,712
1894	373,549	275,025	.....	137,883	510,701	235,666	62,407	78,915	14,736	34,070	18,144	68,150
1895	352,404	271,793	.....	137,883	486,021	214,228	66,079	81,971	21,007	37,827	18,586	77,474
MILFORD MUTUAL, Milford.....1851.												
1887	15,286	40,265	.....	6,768	48,753	8,888	4,222	4,953	25	1,009	1,087	2,121
1888	12,674	34,363	.....	5,868	41,229	6,866	4,097	4,203	507	747	1,176	2,430

§ Has a guaranty capital of \$200,000. § Includes dividends of \$1,000 on guaranty capital.

MILL-OWNERS MUTUAL, Boston .....1873 W. H. Kent, Pres., F. S. Cabot, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	175,270 171,751 161,560 137,879 131,430 124,808 105,689 70,777 75,545	1,127,146 1,090,505 963,690 883,430 782,665 608,181 602,200 534,977 463,048	113,350 121,995 105,675 98,866 94,440 835,598 712,208 616,353 534,710	61,900 49,756 55,886 41,010 52,843 14,117 44,063 — 267	221,847 219,151 197,763 177,951 157,945 138,953 120,746 108,139 92,681	228,780 225,299 197,763 161,246 161,246 143,317 120,746 110,581 94,989	49,639 49,457 35,946 20,260 68,645 25,227 21,205 36,013 8,063	154,811 146,366 124,702 110,710 71,361 86,477 54,864 64,382 55,293	16,688 17,088 17,155 16,859 15,592 13,981 13,961 13,941 13,443	221,136 212,911 177,889 176,829 155,590 135,685 89,033 113,835 76,799
MUTUAL FIRE ASSURANCE, Springfield.....1827. W. C. Sturtevant, Pres., F. R. Young, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	139,827 142,510 133,370 122,872 125,723 124,774 117,750 111,645 105,052	126,957 125,341 124,534 121,438 121,621 124,774 127,470 127,839 129,841	234,964 236,595 226,160 213,684 216,468 214,652 213,061 207,140 200,423	107,997 111,224 101,626 92,246 94,847 89,878 85,591 79,301 70,582	12,970 11,749 12,559 18,912 10,382 15,824 11,804 11,076 10,532	19,397 18,345 18,912 17,319 23,155 18,713 17,047 16,831 16,510	4,557 3,596 3,694 1,306 1,612 3,350 2,756 882 3,877	9,636 7,807 7,950 7,950 12,550 12,550 8,253 7,937 6,447	3,790 3,596 3,694 12,950 3,694 3,382 2,883 2,883 3,180	17,993 17,993 12,950 13,024 13,024 19,230 12,018 15,073 10,737
MUTUAL PROTECTION, Boston .....1861. A. Stone, Pres., G. H. Pendergast, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	52,957 49,155 47,838 43,546 40,692 37,545 36,004 33,685 31,142	29,391 30,275 28,971 28,971 30,435 30,392 28,495 28,591 28,591	76,846 73,498 73,056 67,540 63,855 62,713 61,153 56,388 53,600	47,926 44,107 44,781 38,575 35,253 32,278 30,761 27,893 25,009	1,288 1,831 2,026 2,164 2,926 3,387 1,397 2,143 2,289	3,875 4,725 4,603 5,409 4,681 3,163 4,592 4,125 4,555	93 2,559 722 37 667 699 235 5 5	318 451 462 721 667 395 743 1,132 1,132	811 956 918 1,025 803 778 906 855 920	1,222 3,946 1,782 1,025 1,547 1,812 1,816 1,603 2,003
NEWBURYPORT MUTUAL, Newburyport.....1829. Amos Noyes, Pres., C. J. Brockway, Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	31,158 32,893 31,834 29,896 29,049 28,312 28,052 27,148 23,971	69,052 60,626 60,322 67,862 67,286 60,600 54,755 47,843 40,800	97,614 98,027 96,751 93,444 92,265 84,167 78,593 70,589 50,334	28,562 28,401 27,429 25,582 24,979 23,570 23,748 22,746 19,534	1,091 1,572 1,428 1,444 1,061 958 1,154 1,201 1,424	2,833 3,232 3,042 2,717 2,570 2,278 2,534 2,452 2,479	595 3 265 16 637 58 12 850	1,126 1,504 1,280 1,135 1,093 957 1,179 1,214 1,559	553 528 480 471 506 462 467 486 534	2,184 2,005 2,005 1,622 2,196 1,479 1,658 1,700 2,943
NORFOLK MUTUAL, Dedham.....1825. Ira Cleveland, Pres., Elijah Howe, Jr., Sec.	1887 1886 1885 1884 1883 1882 1881 1880 1879	419,313 402,660 370,119 394,635 354,615 340,349 330,791 319,208 299,931	230,828 225,877 412,353 434,843 432,615 440,186 447,135 454,008 462,212	529,401 511,552 708,244 684,598 664,050 662,063 655,298 651,076 637,564	268,573 285,675 265,891 249,755 231,395 222,483 208,163 197,068 175,359	57,581 43,590 40,776 48,492 58,865 52,308 39,633 36,446 35,937	20,497 9,294 17,173 10,410 78,130 70,400 22,038 16,365 25,037	20,497 9,294 17,173 16,416 14,052 78,130 70,400 22,038 16,365	99,596 21,135 19,496 22,335 30,390 26,547 19,737 19,880 27,580	15,100 11,954 12,060 13,248 14,952 14,737 11,058 48,410 44,593	65,132 42,883 48,729 51,999 59,109 61,312 48,410 44,593 65,718

— Impaired.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year begun business	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
PAPER MILL MUTUAL, Boston......1886. Edward Atkinson, Pres., R. W. Toppan, Sec.	*1887	\$15,949	\$80,159	\$8,034	\$88,054	\$7,895	\$17,413	\$17,524	\$40	.....	\$1,640	\$1,680
QUINTY MUTUAL, Quincy......1851. Chas. A. Howland, Pres., W. H. Fay, Sec.	1887	552,482	443,346	230,451	705,377	322,031	126,136	152,313	24,088	\$50,935	40,551	115,574
	1886	515,258	428,499	221,231	699,586	204,097	124,462	146,806	51,359	50,556	37,945	139,860
	1885	500,052	411,585	211,849	699,788	288,203	119,220	122,900	21,054	46,703	36,314	104,671
	1884	470,685	393,104	204,400	659,389	266,285	104,916	125,061	24,347	36,990	32,381	93,657
	1883	455,853	380,974	197,303	639,584	258,559	97,491	121,972	53,223	36,586	31,086	120,998
	1882	422,452	374,161	190,033	645,986	271,819	95,798	115,451	19,811	36,020	31,186	87,017
	1881	440,183	367,727	186,073	621,237	253,510	93,051	135,258	33,074	40,900	28,825	103,489
	1880	425,047	369,483	190,535	601,966	234,513	96,086	117,037	23,974	41,844	18,705	96,593
	1879	386,031	375,249	194,940	566,940	191,691	91,536	105,207	21,869	40,392	28,533	90,193
RUBBER MANUFACTURERS, Boston......1885. E. S. Converse, Pres., B. F. Taft, Sec.	1887	92,206	258,273	25,903	324,576	66,303	51,655	56,804	18,871	22,456	7,190	46,517
	1886	81,296	253,649	24,207	310,736	57,087	46,034	49,087	106	9,493	5,183	14,782
	1885	46,710	310,405	24,709	332,405	22,001	48,065	49,067	.....	.....	4,220	4,220
	1887	52,999	40,841	7,313	86,437	45,596	3,056	5,914	282	977	1,808	3,067
	1886	50,165	38,797	7,049	81,993	43,116	4,957	7,596	184	1,904	1,568	3,716
	1885	46,472	37,816	7,005	77,283	39,447	5,258	7,576	94	1,602	1,846	3,172
	1884	41,745	37,506	6,775	72,476	34,069	2,355	4,586	721	964	1,392	3,077
	1883	40,265	37,557	6,893	70,999	33,372	4,383	6,571	37	1,574	1,445	3,056
	1882	37,127	39,652	7,309	69,470	29,818	5,193	7,418	595	2,223	1,520	4,238
	1881	34,323	41,166	7,862	67,038	26,472	2,718	4,522	88	1,342	1,369	2,849
	1880	32,397	42,785	7,741	67,231	24,646	5,092	6,869	2,886	2,530	1,459	6,875
	1879	30,984	46,010	8,346	68,588	22,578	6,451	8,183	29	3,704	1,426	5,101
SOUTH DANVERS MUTUAL, Peabody......1829. Wm. P. Clark, Pres., Geo. M. Foster, Sec.	1887	61,274	69,339	12,291	121,322	51,983	2,820	6,000	360	2,698	886	3,944
	1886	62,354	69,058	12,145	119,466	50,468	2,998	6,043	1,825	2,970	877	3,943
	1885	62,697	66,342	12,047	119,992	50,650	4,227	7,183	1,135	2,970	877	3,943
	1884	61,122	66,509	12,044	118,586	49,077	2,755	5,547	361	2,319	850	3,536
	1883	59,047	67,341	11,868	114,520	47,179	3,509	6,479	88	3,367	841	4,316
	1882	56,852	63,685	11,727	108,810	45,195	2,468	5,421	221	2,224	884	3,399
	1881	53,213	60,777	12,393	101,553	40,776	2,846	5,684	1,149	2,849	1,056	5,054
	1880	50,765	56,917	11,604	66,018	39,101	2,999	5,813	45	2,849	1,038	3,932
	1879	45,523	53,648	11,612	67,497	33,869	3,395	5,968	118	3,907	1,042	4,467
TRADERS AND MECHANICS MUTUAL, Lowell......1848. Levi Sprague, Pres., E. M. Tucke, Sec.	1887	537,622	356,108	178,054	715,676	359,568	109,591	137,218	34,116	35,689	30,017	99,822
	1886	492,237	313,130	156,505	648,802	335,672	85,222	112,403	17,607	32,901	25,122	75,690
	1885	455,225	292,177	140,940	600,492	308,285	77,395	100,072	11,912	26,996	22,228	61,110

* Commenced business April 1, 1887.

WORCESTER MANUFACTURERS MUT., Worcester, '55.

Geo. M. Rice, Pres., S. R. Barton, Sec.

1884	414,664	968,279	134,220	548,653	280,374	72,628	92,898	16,018	24,294	15,458	56,670
1885	381,479	253,366	126,083	508,162	254,796	62,358	81,223	19,569	21,510	14,032	55,111
1886	354,564	224,844	124,581	472,827	209,984	56,797	77,762	15,107	20,267	12,155	47,559
1887	326,204	236,684	118,442	444,446	207,762	67,956	86,049	13,905	22,377	12,930	48,057
1888	287,828	220,761	110,430	398,228	177,468	43,993	65,813	15,540	21,977	11,322	49,242
1889	268,901	221,853	112,457	378,328	156,475	52,900	65,173	12,222	23,956	13,664	49,786
1887	227,428	913,659	94,736	1,048,351	134,622	181,140	102,635	32,263	120,720	10,762	172,745
1886	213,930	823,111	91,152	1,015,889	122,778	178,452	120,632	32,328	140,023	6,154	187,680
1885	229,445	868,567	86,027	1,009,985	143,418	171,491	183,046	31,668	136,390	10,234	178,298
1884	219,939	878,975	87,771	1,010,943	132,068	174,995	185,706	73,928	113,925	11,560	196,473
1883	230,361	874,507	113,420	991,448	116,941	174,171	185,136	65,236	104,598	9,465	179,309
1882	227,672	824,512	134,465	935,719	93,207	172,287	183,024	17,995	125,150	8,745	153,460
1881	203,770	791,799	79,868	915,701	123,902	165,399	176,259	70,850	126,697	18,310	166,697
1880	188,106	758,111	108,904	837,313	70,202	156,822	166,822	31,284	127,360	13,159	171,803
1879	187,003	708,865	71,336	824,532	115,667	143,979	153,101	34,446	120,432	9,760	144,638
1887	596,203	484,721	243,560	837,454	355,733	116,981	148,673	35,968	67,342	31,907	135,217
1886	579,845	474,757	240,879	813,724	338,967	102,864	131,954	25,697	59,112	20,478	114,227
1885	562,368	472,110	237,745	796,723	324,623	98,149	135,213	38,951	55,096	20,408	123,445
1884	557,654	466,801	236,321	788,154	321,353	109,091	137,515	30,114	51,043	20,560	120,867
1883	540,894	462,457	236,229	767,122	304,665	119,569	147,497	32,300	69,123	20,488	131,911
1882	525,286	459,059	233,529	750,809	291,750	107,849	135,707	25,813	67,004	20,795	118,582
1881	505,774	463,923	235,667	734,040	270,107	95,579	123,474	27,596	58,763	22,569	108,928
1880	489,469	937,195	237,099	1,186,505	252,370	94,579	124,188	30,265	58,615	21,057	109,937
1879	475,731	946,104	242,026	1,179,809	233,705	107,826	134,076	30,627	67,584	24,143	122,354
*1887	112,156	98,986	6,276	204,866	105,880	19,727	19,794	653	.....	8,172	8,865
1887	158,320	152,995	15,219	296,026	143,101	16,894	21,228	10,954	.....	9,778	20,732
1886	106,532	102,920	5,074	204,378	101,458	16,121	17,859	9,712	.....	16,175	25,893
1887	80,566	58,785	7,000	122,351	73,566	4,895	20,916	7,076	.....	12,475	9,551
1886	43,470	34,587	2,000	74,057	41,470	4,098	16,745	16,697	.....	2,399	19,099
1885	38,087	29,606	3,500	64,493	34,587	5,697	21,232	11,262	.....	2,109	13,371
1884	24,147	18,699	.....	42,846	24,147	4,015	12,008	7,954	.....	1,977	9,931
1883	19,957	17,249	2,200	35,006	17,757	2,459	6,068	5,720	.....	1,013	6,733
1887	88,828	246,051	80,173	354,766	8,655	138,023	140,148	88,328	17,258	49,459	155,025
1886	95,804	242,666	14,218	294,102	81,586	79,383	138,646	46,718	11,470	40,616	193,804
1887	55,908	181,473	48,771	188,610	7,137	108,088	109,393	47,377	9,156	35,511	92,044
1886	53,027	160,215	7,151	206,091	45,876	77,763	78,259	18,752	4,757	25,242	48,751
1887	19,942	85,032	16,182	88,793	3,760	57,258	57,821	23,465	.....	14,324	37,789

MICHIGAN.

DETROIT MANUFACTURERS MUT., Detroit, 1887.

N. G. Williams, Pres., Andrew P. Coulter, Sec.

1887	158,320	152,995	15,219	296,026	143,101	16,894	21,228	10,954	.....	9,778	20,732
1886	106,532	102,920	5,074	204,378	101,458	16,121	17,859	9,712	.....	16,175	25,893
1887	80,566	58,785	7,000	122,351	73,566	4,895	20,916	7,076	.....	12,475	9,551
1886	43,470	34,587	2,000	74,057	41,470	4,098	16,745	16,697	.....	2,399	19,099
1885	38,087	29,606	3,500	64,493	34,587	5,697	21,232	11,262	.....	2,109	13,371
1884	24,147	18,699	.....	42,846	24,147	4,015	12,008	7,954	.....	1,977	9,931
1883	19,957	17,249	2,200	35,006	17,757	2,459	6,068	5,720	.....	1,013	6,733

MINNESOTA.

MILLERS AND MANUF. MUT., Minneapolis, 1881.

E. R. Barber, Pres., C. B. Shore, Sec.

1887	88,828	246,051	80,173	354,766	8,655	138,023	140,148	88,328	17,258	49,459	155,025
1886	95,804	242,666	14,218	294,102	81,586	79,383	138,646	46,718	11,470	40,616	193,804
1887	55,908	181,473	48,771	188,610	7,137	108,088	109,393	47,377	9,156	35,511	92,044
1886	53,027	160,215	7,151	206,091	45,876	77,763	78,259	18,752	4,757	25,242	48,751

MINNEAPOLIS MUTUAL, 1885.

B. F. Nelson, Pres., C. H. Spencer, Sec.

1887	19,942	85,032	16,182	88,793	3,760	57,258	57,821	23,465	14,324	37,789
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MISSOURI.

AMERICAN MUTUAL, St. Louis, 1887.

M. Heller, Pres., A. A. Carpenter, Sec.

1887	19,942	85,032	16,182	88,793	3,760	57,258	57,821	23,465	14,324	37,789
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* Organized March 17, 1887. † Formerly Merchants, Manufacturers and Citizens; charter amended and name changed Jan. 1888. ‡ Includes amount returned to policyholders.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Beg. Ins. Co.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, including Debit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MISSOURI—Continued.												
FRANKLIN, St. Louis	1887	\$18,078	\$353,447	\$10,842	\$360,683	\$7,236	\$18,891	\$19,446	\$12,007	.....	\$10,618	\$22,625
Henry Meier, Pres., Emil Heintz, Sec.	1886	21,603	342,762	8,756	355,609	12,847	16,345	17,715	9,881	.....	11,796	21,607
1885	25,426	328,588	8,932	345,082	16,404	17,594	18,360	19,050	10,993	.....	11,780	28,774
1884	29,931	313,530	* 203,133	149,397	173,202	18,118	18,118	19,050	15,573	.....	13,334	28,807
1883	40,087	300,030	* 208,669	131,448	168,582	20,665	20,665	21,505	8,485	.....	12,775	21,260
1882	38,760	269,395	* 178,419	100,046	169,556	19,759	19,759	20,859	4,444	.....	11,960	16,424
1881	34,586	229,562	* 153,536	100,546	128,956	15,695	15,695	17,043	11,131	.....	10,378	21,509
1880	38,052	213,352	* 142,562	108,842	104,510	13,460	13,460	16,198	6,810	.....	9,856	16,665
1879	38,393	209,225	* 113,610	132,008	75,217	28,751	28,751	30,541	12,210	.....	9,905	22,115
JEFFERSON, St. Louis	1887	95,202	134,343	23,777	205,768	71,425	28,594	32,791	6,104	.....	13,322	19,496
H. Eisenhardt, Pres., C. R. Fritsch, Sec.	1886	86,229	61,745	23,683	124,291	62,546	47,097	47,097	11,841	.....	41,484	43,325
1885	54,361	408,104	25,762	436,683	28,579	28,579	28,682	33,230	11,734	.....	22,547	34,281
1884	55,767	391,979	* 251,096	204,650	187,293	32,142	32,142	36,960	22,863	.....	20,079	42,942
1883	58,135	389,873	* 284,340	163,668	226,205	36,877	36,877	42,565	10,268	.....	20,082	30,680
1882	47,513	359,472	* 231,111	175,874	183,598	41,479	41,479	43,397	9,066	.....	20,860	29,946
1881	33,061	307,670	* 204,426	136,395	171,275	36,898	36,898	39,978	17,500	.....	20,475	37,975
1880	31,574	281,911	* 188,236	125,249	156,662	53,317	53,317	55,457	13,796	.....	20,900	34,756
1879	10,425	277,694	* 166,207	99,883	177,811	15,207	15,207	15,996	6,868	.....	10,367	17,255
LACLEDE MUTUAL F. AND M., St. Louis	1887	27,368	254,504	2,555	279,317	24,813	6,924	8,193	2,931	.....	10,610	13,541
R. W. Powell, Pres., J. C. Bury, Sec.	1886	33,596	245,921	3,004	276,393	30,406	19,038	20,868	4,669	.....	10,663	15,392
1885	26,983	252,108	2,884	276,207	24,099	7,105	7,105	8,304	4,814	.....	10,489	15,993
1884	33,622	239,425	* 150,806	122,241	117,184	10,141	9,937	10,141	1,404	.....	10,520	11,924
1883	37,103	248,089	* 168,737	116,455	131,634	19,201	19,201	20,005	2,810	.....	10,854	13,664
1882	29,952	247,343	* 148,279	129,016	118,327	7,999	7,999	9,470	3,144	.....	10,955	13,399
1881	34,218	237,160	* 204,420	66,952	170,208	18,407	18,407	19,678	3,861	.....	10,290	14,157
1880	27,823	247,204	* 149,101	125,866	121,338	6,399	6,399	7,922	4,914	.....	10,713	15,627
1879	33,466	231,567	* 14,822	240,211	18,644	17,657	17,657	19,239	6,898	.....	10,977	17,815
MANUFACTURERS MUTUAL, St. Louis	1887	14,393	129,036	27,623	115,806	13,230	69,666	71,548	77,666	.....	22,944	100,610
N. O. Nelson, Pres., A. A. Carpenter, Sec.	1886	53,350	135,143	39,095	149,398	14,955	91,199	93,378	52,066	.....	33,996	88,092
1885	47,640	112,901	30,362	130,159	17,258	60,712	61,751	62,866	16,886	.....	26,345	43,225
1884	29,733	76,340	* 111,577	160,184	81,844	33,215	33,215	33,215	5,576	.....	4,090	4,666
ST. CHARLES MUTUAL, St. Charles	1887	77,989	169,030	2,738	244,281	75,951	3,671	10,500	157	.....	11,532	11,689
J. P. Hoehn, Pres., H. J. Schoeneth, Sec.	1886	72,478	156,673	1,174	227,977	71,394	3,547	9,430	3,547	.....	4,041	7,588
1885	70,631	152,790	* 1,202	222,219	69,429	2,712	8,343	8,343	2,214	.....	3,633	5,847
1884	68,198	150,766	* 97,993	121,061	29,705	3,624	7,290	7,290	2,912	.....	2,742	5,654

* Includes unearned premiums. — Impairment.

1883	65,070	145,187	* 95,305	114,952	—	30,235	4,512	8,559	273	3,751	4,094
1884	59,088	132,963	* 80,000	112,651	—	30,312	4,511	7,716	256	2,940	3,106
1885	53,897	121,479	* 64,363	101,003	—	10,476	2,121	6,315	308	2,000	2,398
1886	51,651	117,677	* 68,112	101,216	—	16,461	2,616	6,361	75	2,103	2,178
1879	44,595	103,022	* 65,678	82,009	—	21,083	2,449	7,458	3,379	2,169	5,548
1887	22,503	78,257	5,683	799,998	16,820	25,708	26,719	26,719	16,883	16,883	38,637
1886	34,611	705,443	5,083	824,971	90,528	10,080	12,093	18,933	16,095	16,095	35,838
1885	18,355	766,264	2,839	821,780	55,516	9,980	13,004	21,717	15,301	15,301	37,005
1884	82,377	715,779	* 516,203	282,293	—	433,486	94,956	95,390	18,349	18,349	44,557
1883	31,446	794,768	* 642,129	184,085	—	610,683	11,076	13,571	17,056	17,056	35,854
1882	53,695	756,287	* 735,555	74,427	—	681,860	66,709	67,129	21,907	21,907	53,993
1881	20,919	217,211	* 236,739	1,391	—	215,820	20,595	20,595	8,123	8,123	33,676
1880	193,564	975,702	* 585,546	583,720	—	391,982	85,332	22,428	19,205	19,205	41,793
1879	142,975	1,053,168	* 609,646	566,697	—	486,471	19,728	27,540	19,205	19,205	42,896
1887	40,851	364,709	6,832	398,728	34,019	17,315	17,315	20,488	13,832	13,832	25,935
1886	48,173	340,689	6,549	362,312	41,624	15,700	18,037	10,540	12,495	12,495	22,965
1885	59,225	321,156	6,781	366,601	45,444	15,971	17,906	6,875	12,328	12,328	19,203
1884	53,148	302,644	* 205,224	349,565	46,921	17,286	19,703	21,240	12,116	12,116	33,356
1883	67,077	292,828	* 200,158	348,954	56,126	34,846	36,588	7,892	11,952	11,952	19,032
1882	49,218	294,533	* 184,324	338,851	44,318	17,888	19,388	6,260	18,006	18,006	18,266
1881	47,471	266,094	* 159,150	308,277	42,183	14,951	16,501	1,480	10,685	10,685	12,165
1880	41,884	247,595	* 149,315	286,305	38,709	11,056	12,697	9,779	9,264	9,264	19,043
1879	46,203	241,607	* 158,330	284,572	42,965	32,703	34,060	10,360	8,155	8,155	18,515
1887	20,093	59,137	† 178	78,982	19,845	4,138	4,600	4,600	1,584	1,600	3,213
1886	22,095	62,015	† 2,158	81,952	19,937	4,527	4,959	4,959	1,539	1,539	4,398
1885	22,073	66,462	† 157	88,378	21,916	4,051	4,475	4,475	1,506	1,506	2,962
1884	22,914	80,454	† 1,466	101,899	21,445	6,093	6,490	5,593	2,360	2,360	7,913
1883	29,426	84,572	† 1,683	112,315	27,743	4,737	5,246	3,200	2,171	2,171	5,371
1882	28,770	86,215	† 2,383	111,911	25,606	4,562	5,088	2,018	2,132	2,132	4,150
1881	28,317	90,662	† 1,276	117,703	27,041	5,664	6,189	5,153	2,132	2,132	7,359
1880	29,854	95,463	† 2,049	123,268	27,805	5,467	6,205	6,432	2,115	2,115	8,517
1879	31,802	.....	† 106	.....	31,790	7,178	8,087	6,274	2,531	2,531	8,805
1887	138,259	.....	† 466	.....	137,790	2,760	10,557	8,071	2,664	2,664	10,799
1886	139,469	.....	† 191	.....	139,278	3,199	6,584	9,587	2,616	2,616	9,587
1885	139,438	.....	† 274	.....	139,164	2,336	8,828	4,660	1,889	1,889	6,539
1884	134,267	.....	† 139	.....	134,149	4,195	12,181	607	2,366	2,366	4,237
1883	133,799	.....	† 604	.....	133,195	3,771	12,713	3,257	2,357	2,357	36,312
1882	153,104	.....	† 1,081	.....	152,023	2,278	10,623	2,095	2,095	2,095	4,465
1881	147,316	.....	† 1,402	.....	145,914	2,396	9,765	3,928	1,200	1,200	5,128
1880	148,441	.....	† 1,297	.....	147,144	2,142	9,879	827	1,200	1,200	2,027
1887	25,554	1,399,127	† 4,600	1,490,081	20,954	13,861	14,543	15,600	3,034	3,034	18,694
1886	29,959	1,587,225	(1)	1,617,184	20,959	13,668	14,341	7,880	2,901	2,901	10,761
1885	26,361	1,423,278	† 2,900	1,866,739	23,461	12,971	13,768	20,997	3,090	3,090	24,087

* Includes unearned premiums. † No provision for reserve. — Impairment.

St. Louis Mutual, St. Louis.....1851.
John G. Haas, Pres., J. J. Sutter, Sec.

WASHINGTON MUTUAL, St. Louis.....1857.
Arthur Olshausen, Pres., Louis J. Behrens, Sec.

NEW JERSEY.

BERGEN COUNTY FARMERS MUT., Oradell.....1849.
G. S. Demarest, Pres., Jas. C. Blauvelt, Sec.

BURLINGTON Co. Association, Medford.....1823.
Charles Stokes, Pres., Isaac W. Stokes, Sec.

CUMBERLAND MUTUAL, Bridgeton.....1844.
David P. Elmer, Pres., E. J. Lloyd, Sec.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Begun	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
NEW JERSEY—Continued.												
CUMBERLAND MUTUAL, Bridgeton—Cont.												
1884	1884	\$34,345	2,066,204	† \$8,650	2,001,899	\$25,605	\$15,299	\$16,566	\$22,621	.....	\$3,785	\$26,406
1885	1885	41,896	2,290,757	† 13,800	2,260,853	32,099	13,008	14,473	10,389	.....	3,859	14,445
1886	1886	46,847	2,359,417	† 15,400	2,400,864	41,447	11,434	14,999	18,103	.....	4,955	23,018
1887	1887	55,723	2,539,708	† 15,600	2,579,831	40,123	12,998	76,089	27,250	.....	6,904	33,753
1888	1888	14,606	2,879,040	† 13,418	2,872,228	1,188	12,998	13,433	10,986	.....	4,401	15,387
1889	1889	15,266	145,492	† 5,201	155,467	10,065	796	11,007	64	.....	3,051	3,115
1890	1890	15,876	71,804	† 1,500	86,180	14,376	4,949	5,543	515	.....	2,467	2,982
ESSEX COUNTY MUTUAL, Bloomfield.												
1887	1887	26,197	236,451	† 25	262,623	26,172	5,466	7,494	1,253	.....	882	2,135
1888	1888	21,675	256,722	(†)	278,397	21,675	4,986	5,707	2,340	.....	863	3,203
1889	1889	18,707	267,102	† 356	285,253	18,151	4,863	5,586	1,935	.....	945	2,880
1890	1890	15,707	275,993	† 800	290,900	14,997	3,591	4,139	866	.....	716	1,582
1891	1891	13,184	293,982	† 500	306,666	12,684	2,493	2,949	1,541	.....	656	2,197
FARMERS MUTUAL, Salem.												
1887	1887	31,884	588,653	† 4,096	615,611	26,958	16,308	21,561	21,111	.....	2,752	23,863
1888	1888	37,901	581,200	† 150	619,101	37,951	16,054	23,578	21,792	.....	2,607	24,459
1889	1889	49,797	590,200	† 6,050	699,987	43,677	15,039	20,216	14,962	.....	2,423	17,385
1890	1890	50,415	585,025	(†)	635,440	50,415	15,579	20,077	14,662	.....	2,199	16,861
1891	1891	52,720	558,218	(†)	610,938	52,720	15,100	21,511	8,180	.....	2,150	10,330
1892	1892	44,666	528,350	† 550	573,016	44,116	13,947	13,847	14,575	.....	1,824	16,399
1893	1893	51,873	518,723	† 3,000	566,947	45,224	13,711	15,561	11,238	.....	1,985	12,623
1894	1894	48,224	518,723	† 3,000	566,947	45,224	13,711	15,561	11,238	.....	1,985	12,623
1895	1895	44,553	595,641	† 3,000	590,866	44,053	14,044	15,570	9,853	.....	1,871	11,724
1896	1896	38,794	462,072	† 3,480	590,866	35,374	58,080	59,467	11,369	.....	3,350	14,659
MERCER COUNTY MUTUAL, Pennington.												
1887	1887	21,244	43,589	† 11	64,622	21,033	2,617	3,720	156	366	1,116	1,638
1888	1888	49,256	43,343	† 150	62,549	19,203	2,974	3,482	42	316	1,370	1,728
1889	1889	17,197	43,357	† 300	60,254	16,897	2,994	3,324	915	860	928	2,703
1890	1890	14,890	47,710	(†)	62,549	14,890	2,783	3,649	824	344	1,289	2,447
1891	1891	14,088	49,280	(†)	63,368	14,088	2,892	4,753	3,189	489	1,057	5,335
1892	1892	15,259	50,073	† 130	65,202	15,129	5,006	7,830	2,365	993	1,636	4,994
1893	1893	15,259	55,238	† 157	66,347	14,109	8,064	8,965	301	409	6,626	7,426
1894	1894	13,153	51,624	† 150	64,627	13,003	3,393	4,070	1,702	663	1,389	3,694
MORRIS COUNTY MUTUAL, Morristown.												
1887	1887	21,244	43,589	† 11	64,622	21,033	2,617	3,720	156	366	1,116	1,638
1888	1888	49,256	43,343	† 150	62,549	19,203	2,974	3,482	42	316	1,370	1,728
1889	1889	17,197	43,357	† 300	60,254	16,897	2,994	3,324	915	860	928	2,703
1890	1890	14,890	47,710	(†)	62,549	14,890	2,783	3,649	824	344	1,289	2,447
1891	1891	14,088	49,280	(†)	63,368	14,088	2,892	4,753	3,189	489	1,057	5,335
1892	1892	15,259	50,073	† 130	65,202	15,129	5,006	7,830	2,365	993	1,636	4,994
1893	1893	15,259	55,238	† 157	66,347	14,109	8,064	8,965	301	409	6,626	7,426
1894	1894	13,153	51,624	† 150	64,627	13,003	3,393	4,070	1,702	663	1,389	3,694
NEW BRUNSWICK MUTUAL, New Brunswick.												
1887	1887	56,877	23,911	† 42	80,766	56,795	2,348	4,352	793	.....	1,672	9,395
1888	1888	54,707	25,935	† 42	79,693	54,618	2,005	5,208	1,743	.....	1,688	9,431
1889	1889	53,825	26,976	† 42	80,799	53,783	3,208	5,440	2,036	.....	1,648	3,678

† No provision for reserve.

1884	52,358	27,880	† 43	80,105	52,315	3,202	5,447	132	.....	1,846	1,018
1885	50,408	20,115	† 99	70,424	50,309	2,615	4,917	23	.....	2,015	2,038
1886	47,523	20,241	† 100	74,464	47,223	3,493	5,549	1,010	.....	2,030	3,046
1887	44,520	20,782	† 100	74,208	44,426	3,503	5,803	721	.....	1,990	2,711
1888	42,508	20,129	† 100	71,537	42,408	2,931	5,353	26	.....	2,095	2,121
1889	20,319	.....	† 85	.....	20,234	.....	989	.....	.....	247	247
1890	20,137	.....	† 89	.....	20,048	.....	1,170	.....	.....	125	125
1891	19,301	.....	† 78	.....	19,223	.....	913	.....	.....	238	238
1892	20,130	.....	† 85	.....	20,045	364	721	1,800	9	244	244
1893	46,105	44,102	(†)	89,267	45,165	3,317	5,459	280	.....	747	1,027
1894	41,620	45,061	(†)	86,681	41,620	2,796	4,908	.....	2,360	701	3,061
1895	38,410	46,060	(†)	84,470	38,410	2,856	4,859	1,627	4	2,922	4,553
1896	39,006	45,819	† 600	84,225	38,406	2,430	4,365	.....	1,830	870	2,700
1897	38,165	50,177	† 1,015	87,327	37,150	3,050	5,062	.....	1,400	818	2,218
1898	35,510	50,789	(†)	86,299	35,510	3,078	4,780	5	.....	1,817	1,822
1899	32,357	48,547	(†)	83,814	32,357	2,957	4,355	1,614	.....	580	2,194
1900	31,621	48,540	† 5,777	74,384	25,844	2,511	4,352	155	.....	555	711
1901	27,600	.....	(†)	.....	27,600	2,574	4,010	3,586	.....	2,095	5,624
1902	21,795	145,043	† 712	166,056	21,013	7,213	7,884	2,074	37	1,322	3,433
1903	17,283	141,237	† 773	157,747	16,510	6,601	7,437	.....	11,811	1,213	13,024
1904	22,890	137,939	† 690	150,139	22,200	6,680	7,406	4,502	.....	1,165	5,667
1905	20,985	136,498	† 680	156,803	20,305	7,224	7,813	890	52	1,105	2,047
1906	15,342	135,538	† 689	150,101	14,553	6,772	7,217	3,999	89	1,088	5,176
1907	10,640,857	1,362,986	† 105,048	1,508,762	145,776	3,242,936	3,810,463	1,499,018	435,615	420,215	2,354,848
1908	10,674,730	1,568,134	† 106,625	1,582,609	14,475	3,204,358	3,866,795	2,130,641	436,308	449,650	3,010,639
1909	10,952,182	1,508,144	† 109,546	1,501,881	43,664	3,350,411	3,989,993	1,868,315	433,420	444,378	2,746,114
1910	11,293,320	1,454,960	† 110,322	1,711,367	266,407	3,697,128	4,275,138	2,096,319	433,106	440,425	2,949,870
1911	11,293,008	1,588,307	† 110,479	1,754,517	164,210	3,733,499	4,312,937	1,874,556	428,881	430,384	2,753,822
1912	11,166,982	1,785,575	† 119,510	1,695,457	28,118	3,813,656	4,492,137	1,889,183	444,435	426,027	2,759,504
1913	11,293,024	1,631,204	† 113,927	1,621,545	9,749	3,488,874	4,104,694	1,730,205	411,935	428,938	2,571,078
1914	10,759,436	1,628,921	† 107,600	1,628,355	9,749	3,551,270	4,143,253	2,071,239	399,946	440,571	2,911,756
1915	10,664,913	1,522,826	† 106,812	1,489,607	33,219	3,162,855	3,785,372	1,594,331	263,757	380,908	4,541,966
1916	621,629	28,035	† 644,104	5,560	22,475	220,072	250,676	137,618	33,593	48,211	219,352
1917	629,816	34,177	† 640,632	23,364	10,816	217,491	228,038	146,770	33,197	49,467	229,434
1918	630,354	47,470	† 656,479	20,345	18,125	221,295	253,611	164,085	35,001	58,062	255,988
1919	660,915	64,556	† 683,019	42,452	22,104	184,625	211,582	123,007	35,016	47,319	205,415
1920	647,272	54,327	† 675,036	26,563	27,764	212,572	242,374	127,286	33,392	51,819	212,407
1921	737,829	70,704	† 676,936	28,594	39,107	197,217	231,477	174,742	35,464	62,207	272,413
1922	740,224	62,864	† 736,398	66,710	3,826	210,795	246,878	162,147	35,408	84,990	282,545
1923	765,001	60,868	† 738,120	87,689	26,881	200,328	248,050	118,914	36,882	99,369	181,401
1924	741,121	61,639	† 740,649	61,167	472	163,553	223,982	119,668	37,122	70,674	227,494
1925	259,253	189,976	† 231,828	217,401	27,425	263,861	273,379	205,701	.....	68,108	273,809
1926	264,647	206,547	† 228,746	212,448	35,900	220,739	229,992	139,422	.....	54,672	194,094

* Paid to scrip-holders. † No provision for reserve. ‡ Includes outstanding scrip. — Impairment

NEW YORK.

ATLANTIC MUTUAL (Marine) New York.....1842.
J. D. Jones, Pres., J. H. Chapman, Sec.

COMMERCIAL MUTUAL (Marine), New York.....1842.
W. I. Comes, Pres., H. D. King, Sec.

DUTCH COUNTY MUTUAL, Poughkeepsie.....1836.
L. H. Vail, Pres., J. J. Graham, Sec.

NEW JERSEY ASSOCIATION, Crosswicks.....1848.
Alfred Satterthwaite, Pres., Josiah Busby, Sec.

SALEM COUNTY MUTUAL, Salem.....1849
Wm. Patterson, Pres., T. T. Hilliard, Sec.

SHREWSBURY MUTUAL, Eatontown.....1838.
D. F. Wolcott, Pres., E. T. Williams, Sec.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
NEW YORK—Continued.											
DUTCHESS COUNTY MUTUAL, Poughkeepsie—Cont.											
1885	\$229,506	\$224,094	\$182,654	\$270,946	\$46,852	\$173,773	\$180,936	\$24,492	.....	\$44,576	\$137,068
1884	175,046	236,298	140,095	271,239	34,951	97,668	104,441	60,105	.....	31,536	91,641
1883	169,350	259,912	120,099	307,263	47,351	83,552	94,145	58,816	\$538	29,358	88,722
1882	167,793	290,248	114,147	343,895	53,646	84,234	95,497	34,668	.....	27,229	61,837
1881	156,369	326,796	96,789	380,397	53,601	63,659	68,866	44,540	.....	20,473	65,013
1880	138,380	365,811	104,404	419,728	53,016	61,062	66,067	53,866	335	13,277	67,472
1879	148,733	398,961	103,143	444,695	45,641	59,994	67,355	51,224	229	13,944	65,397
1877	147,484	118,446	19,572	246,358	127,912	23,877	31,760	13,805	.....	8,407	22,212
1886	127,741	119,029	16,552	240,218	121,190	22,115	28,922	10,492	.....	8,452	18,944
1885	127,704	116,664	15,998	228,500	111,836	22,563	28,692	11,705	.....	8,541	20,306
1884	118,665	113,854	22,091	210,428	96,574	35,816	41,670	8,958	.....	8,218	17,176
1883	91,924	112,950	15,206	101,667	78,718	23,187	28,562	6,210	.....	8,197	14,497
1882	78,985	107,560	13,449	173,105	65,536	21,372	25,337	4,539	.....	7,024	11,593
1881	65,191	104,080	11,333	157,937	53,858	16,616	20,200	5,886	.....	6,551	12,437
1880	57,410	100,574	10,204	147,747	47,173	15,643	19,568	3,144	.....	6,556	9,700
1879	48,755	92,298	15,694	125,419	33,121	27,517	29,233	1,039	.....	6,352	7,391
1887	78,203	395,474	8,367	465,310	69,836	15,645	20,361	12,700	.....	9,100	21,800
1886	70,568	387,485	9,032	458,021	70,536	17,393	22,005	13,539	.....	8,595	22,134
1885	78,553	.....	8,969	.....	69,384	16,434	21,197	8,500	.....	8,096	16,590
1884	74,887	377,961	9,899	444,947	66,986	9,449	15,574	1,899	.....	4,641	20,215
1883	77,472	372,693	9,767	440,398	67,795	14,025	18,546	8,548	1,229	7,358	17,135
1882	77,089	368,132	9,653	435,568	67,436	17,485	17,515	3,867	.....	9,483	13,360
1881	76,544	366,704	9,628	433,621	66,017	14,668	19,320	4,536	.....	7,577	12,113
1880	68,017	367,137	9,628	435,526	58,389	15,446	18,854	10,158	769	6,845	17,772
1879	69,483	370,069	10,509	429,044	58,975	17,436	21,687	5,619	.....	9,530	15,149
1887	1,264,504	a 287,428	392,838	a 1,159,094	871,666	628,322	661,945	274,999	a 33,526	90,262	398,767
1886	1,010,847	a 288,881	339,877	a 959,851	670,970	543,051	571,812	238,114	a 26,498	81,695	346,307
1885	778,631	a 290,103	330,393	a 847,341	548,328	418,426	441,334	139,015	a 26,500	91,372	244,087
1884	538,132	a 310,569	133,253	a 715,448	404,879	276,763	293,911	53,483	a 29,020	44,780	127,933
1883	314,969	a 200,000	a 311,069	a 293,920	3,920	103,261	117,331	25,360	a 10,685	25,574	67,039
1882	246,706	a 200,000	a 266,069	a 180,703	-19,297	36,317	39,062	29,751	a 5,579	9,734	42,064
1887	137,486	368,541	10,418	495,609	127,068	8,380	14,674	3,989	.....	6,783	10,772
1886	133,866	379,117	12,001	500,985	121,868	9,108	13,860	1,966	.....	7,274	9,294
1885	125,709	376,569	12,045	490,423	113,724	9,770	14,553	1,476	.....	9,200	10,682
1884	120,063	367,668	15,272	472,599	104,791	10,262	13,769	1,983	.....	6,125	8,108
MUTUAL FIRE INS. CO. OF ALBANY.....1896.											
George Cuyler, Pres., G. N. Cuyler, Sec.											

Business of seven months. — Impairment. a Guarantee capital, which is included also in surplus, exclusive of net cash. b Includes guarantee capital. Payments to policyholders include payments to scripholders.

NEW YORK MUTUAL (Marine), New York. 1851.
T. B. Bleeker, Jr., Pres., Edward Laraque, Sec.

RICHMOND COUNTY MUTUAL, Richmond. 1836
R. Lord, Pres., C. Metcalfe, Sec.

SUFFOLK COUNTY MUTUAL, Peconic. 1836
Jonathan B. Terry, Pres. F. H. Overton, Sec.

OHIO.

BUCKEYE MUTUAL, Shelby. 1874.
S. S. Bloom, Pres., S. F. Stambaugh, Sec.

CAPITAL CITY MUTUAL, Columbus. 1877.
W. E. Guerin, Pres., F. Schwan, Sec.

1883	116,322	370,482	15,200	471,604	101,122	10,388	13,728	1,975	.....	5,800	7,775
1882	106,737	363,480	15,200	455,017	101,537	10,305	13,705	6,635	.....	5,553	12,188
1881	103,313	360,471	15,150	457,634	88,163	9,862	12,967	7,625	.....	5,595	13,190
1880	98,773	387,454	15,700	470,526	83,072	10,530	15,249	7,737	.....	5,470	9,207
1879	87,508	384,050	15,100	456,458	72,408	11,589	14,021	5,87	.....	5,532	6,119
1887	588,766	15,234	158,033	19,967	4,733	204,651	235,734	180,577	32,183	51,243	264,003
1886	709,564	14,816	162,465	41,015	27,099	235,316	264,659	188,944	33,590	41,105	263,609
1885	704,120	13,291	601,393	26,018	12,727	219,341	254,007	128,156	34,590	45,350	200,096
1884	655,444	24,040	661,717	17,767	-0,273	234,174	265,312	107,986	31,942	49,409	243,340
1883	656,330	24,760	673,350	7,739	-17,020	250,822	265,666	150,566	30,441	41,886	224,560
1882	647,706	30,993	676,820	10,879	-29,114	184,747	209,827	175,861	27,276	31,215	234,382
1881	655,062	37,199	677,593	10,879	-22,441	179,875	208,719	152,015	.....	57,725	186,740
1880	651,864	35,257	683,873	14,708	-32,009	111,597	149,679	118,204	94,690	24,844	237,828
1879	689,195	37,390	698,885	27,700	-9,690	101,099	134,451	71,478	3,571	36,734	111,783
1887	33,988	135,064	8,811	166,241	31,177	2,796	4,031	510	.....	2,192	2,702
1886	32,804	131,323	2,656	161,521	30,198	2,610	3,981	4,000	.....	2,120	6,120
1885	35,240	132,704	2,733	165,211	32,507	2,652	4,110	877	.....	2,288	3,165
1884	34,142	130,255	4,075	160,222	30,067	2,660	4,140	1,979	4	2,340	4,332
1883	34,618	136,397	4,175	160,810	30,443	2,628	4,094	2,505	12	2,008	4,125
1882	35,276	128,868	4,175	159,969	31,101	2,928	4,257	609	.....	2,073	2,082
1881	34,058	131,032	4,475	160,615	29,583	6,435	7,950	3,285	.....	2,113	5,398
1880	35,382	136,228	5,350	168,260	30,032	4,009	5,377	2,085	.....	2,425	4,510
1879	33,485	145,206	13,877	165,814	20,608	5,368	6,935	2,513	.....	2,186	4,639
1887	41,016	248,808	3,160	286,664	37,896	5,320	7,397	1,535	.....	2,531	4,066
1886	36,462	266,479	.....	302,942	36,462	6,199	7,965	5,864	.....	2,326	8,191
1885	36,401	258,408	5,919	294,899	36,401	5,910	7,560	5,708	.....	2,211	7,019
1884	36,811	260,061	6,000	296,893	36,811	5,910	7,174	1,347	4	2,180	3,531
1883	33,170	256,164	6,000	289,333	33,170	5,749	7,402	1,900	5	2,248	4,213
1882	29,974	254,903	6,000	289,333	29,974	5,109	6,563	5,427	.....	2,103	7,590
1881	30,861	247,628	.....	278,490	30,861	4,704	6,564	4,663	.....	2,161	6,824
1880	31,485	244,518	6,000	276,003	31,485	5,022	6,687	2,267	.....	1,974	4,241
1879	29,222	247,011	15,000	276,232	29,222	5,273	6,595	4,714	.....	2,203	6,917
1887	26,141	128,291	9,142	145,200	16,999	14,422	20,310	6,133	644	6,029	12,266
1886	9,521	133,845	5,022	137,404	3,559	43,078	43,078	18,900	308	14,515	33,723
1885	23,059	322,354	19,866	335,517	3,103	31,172	31,172	21,955	.....	8,047	30,022
1884	22,785	321,125	20,969	322,841	1,816	26,993	26,993	15,000	481	8,399	24,416
1883	20,395	453,235	26,676	446,954	-6,281	34,524	34,524	32,096	537	13,718	46,351
1887	12,731	77,533	22,339	67,995	-9,608	26,066	26,117	13,351	1,615	9,989	24,955
1886	11,310	92,350	14,054	89,000	-3,344	28,566	28,595	20,420	2,579	8,797	31,796
1885	15,398	128,176	18,500	125,074	-3,102	29,313	31,070	13,663	1,334	9,001	23,999
1884	11,654	121,142	13,989	118,807	-3,335	31,180	31,237	17,384	1,411	9,224	31,019
1883	19,206	172,669	17,587	174,378	1,709	30,008	30,264	20,873	.....	10,640	31,513
1882	26,690	176,963	21,103	182,550	5,587	28,433	28,581	13,449	299	8,843	22,591

* Paid to scripsholders. † Includes \$400,000 joint stock capital paid up. ‡ Includes outstanding scrip. § Includes \$100,000 paid for dividends. — Impairment.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year beginning of year	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
OHIO—Continued.												
CAPITAL CITY MUTUAL, Columbus—Cont.												
1881	1881	\$7,513	\$238,833	\$221,044	\$224,302	—14,537	\$20,730	\$20,928	\$17,398	\$399	\$6,209	\$23,933
1880	1880	8,318	217,296	14,022	172,337	—5,704	10,281	10,325	7,384	244	7,574	15,202
1879	1879	3,666	179,855	11,184	172,337	—7,518	7,067	7,232	2,194	.....	4,631	6,825
1887	1887	28,357	81,577	27,908	82,006	449	51,748	53,235	38,574	4,000	13,634	56,206
1886	1886	30,834	122,764	23,328	90,991	7,507	48,615	49,367	20,291	4,401	13,378	38,070
1885	1885	22,756	137,043	20,556	159,243	2,200	46,009	46,186	21,308	.....	12,032	33,340
1884	1884	18,624	241,000	13,163	247,361	5,461	36,007	36,908	10,390	943	11,593	33,866
1883	1883	6,155	324,489	12,144	318,500	—5,982	52,353	54,361	38,444	.....	13,560	53,804
1882	1882	24,318	471,932	27,754	468,696	—3,230	73,279	73,290	20,259	240	20,026	40,525
1881	1881	26,055	612,218	53,696	585,237	—20,981	24,379	24,543	31,224	.....	14,592	45,816
1880	1880	14,917	486,019	29,213	471,793	—14,296	17,929	18,211	7,659	289	9,961	17,909
1879	1879	12,862	345,631	19,520	338,973	—6,658	10,543	10,983	8,732	453	8,711	17,896
1887	1887	395,687	.....	212,578	.....	183,109	11,552	36,448	5,445	.....	7,852	13,297
1886	1886	397,486	.....	219,102	.....	178,384	12,632	31,900	8,040	.....	7,512	16,459
1885	1885	360,193	.....	214,753	.....	145,440	11,799	25,053	10,269	.....	7,519	17,808
1884	1884	347,332	.....	209,752	.....	137,581	14,201	29,424	7,828	.....	6,800	14,698
1883	1883	343,116	.....	201,620	.....	141,496	13,679	30,682	3,353	.....	7,387	10,740
1882	1882	344,478	.....	200,065	.....	144,413	12,000	36,301	5,915	.....	9,833	15,748
1881	1881	332,621	.....	194,442	.....	137,579	7,847	28,590	8,416	.....	7,122	15,538
1880	1880	320,799	.....	193,073	.....	127,726	3,935	16,721	2,084	.....	8,435	10,219
1879	1879	299,100	.....	192,057	.....	106,593	4,410	22,845	1,987	.....	7,545	13,733
1887	1887	347,493	689,041	88,132	948,102	250,061	35,829	50,528	18,726	15,201	16,333	50,260
1886	1886	350,115	677,065	86,066	940,574	223,509	36,397	52,103	7,995	15,204	15,834	39,063
1885	1885	332,811	659,345	84,469	907,697	248,342	37,745	52,033	10,077	15,126	15,029	40,823
1884	1884	318,306	634,090	82,630	870,006	235,676	40,704	52,223	11,247	16,057	16,300	43,604
1883	1883	309,750	605,587	77,581	837,756	224,169	43,027	55,711	13,223	17,995	5,685	37,592
1882	1882	296,058	584,376	74,714	805,790	221,344	30,821	42,781	1,995	432	23,702	25,488
1881	1881	277,689	566,853	72,220	772,122	225,209	30,667	39,595	16,371	7,122	14,078	27,597
1880	1880	266,823	531,973	70,600	748,198	190,223	30,593	44,913	7,346	5,727	13,999	27,372
1879	1879	236,037	549,077	70,209	715,905	166,828	32,348	43,633	5,115	2,099	13,352	20,566
1887	1887	83,220	1,138,059	22,275	1,199,074	61,015	37,813	39,958	38,373	31	7,881	46,285
1886	1886	90,828	1,119,456	19,245	1,190,999	71,483	37,007	39,441	22,529	70	12,219	37,818
1885	1885	83,386	1,193,945	19,863	1,172,877	69,523	30,058	32,143	25,722	74	17,218	43,014
1884	1884	57,870	1,177,277	19,955	1,230,351	37,914	30,137	34,152	27,587	63	12,594	40,154
1883	1883	67,117	1,136,733	21,439	1,197,347	45,678	38,528	40,473	26,703	163	14,317	41,183
KNOX COUNTY MUTUAL, Mt. Vernon.....1838												
Wm. McClellan, Pres., Wm. Turner, Sec.												

— Impairment.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year begun in U.S.A.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
OHIO—Continued.												
SUN MUTUAL, Cleveland—Cont.....	1880	\$64,039	\$188,457	\$21,056	\$231,400	\$42,943	\$11,585	\$14,144	\$4,705	\$342	\$6,130	\$11,186
UNITED MAN'Y'S MUTUAL, Cleveland.....1874.	1879	56,797	188,764	20,665	224,906	36,142	10,385	12,588	2,370	249	5,972	8,592
N. W. Taylor, Pres., Henry N. Staats, Sec.	1887	15,938	124,616	16,412	124,142	— 474	43,601	43,626	20,562	.....	12,120	32,682
PENNSYLVANIA.												
ALLEN & E. PENNSBORO' MUT., Mechanicsburg 1843	1887	17,548	790,076	(†)	807,624	17,548	3,819	3,819	4,140	.....	679	4,819
W. R. Gorgas, Pres., John Riegel, Sec.	1886	19,153	1,026,843	(†)	1,045,996	19,153	12,575	12,575	8,312	.....	786	9,098
	1885	24,575	1,028,235	† 1,000	1,051,810	23,575	25,313	25,313	26,721	.....	985	27,706
	1884	17,680	1,206,539	† 2,800	1,221,428	14,880	8,401	8,975	14,598	.....	685	15,283
	1883	23,966	1,234,527	† 3,454	1,255,059	20,542	32,301	32,544	11,041	.....	739	11,799
	1882	3,451	1,412,369	(†)	1,415,640	3,451	6,431	6,807	20,914	.....	469	11,403
	1881	17,787	1,371,290	† 9,563	1,380,514	8,224	7,393	8,057	14,555	.....	458	15,013
	1880	24,743	1,394,676	† 5,105	1,344,314	19,638	7,477	8,297	4,789	.....	436	5,225
	1879	21,671	1,299,849	(†)	1,321,520	21,671	6,853	7,800	8,801	.....	421	9,222
BUCKS CO. CONTRIBUTIONSHIP, Morrisville....1811.												
Jno. S. Comfort, Pres., Wm. S. Muil, Sec.	1887	295,134	(†)	66,495	228,709	228,709	2,113	16,987	791	4,444	1,868	7,103
	1886	295,128	(†)	67,270	197,858	2,093	2,093	16,024	3,019	3,518	2,158	8,695
	1885	259,949	(†)	67,327	192,622	2,395	2,395	16,076	600	7,295	1,999	9,834
	1884	253,744	(†)	68,333	185,411	2,538	2,538	17,711	573	4,003	3,621	8,207
	1883	244,093	(†)	67,547	176,456	2,759	2,759	17,468	1,851	1,030	3,613	6,294
	1882	233,160	(†)	67,279	165,881	2,479	2,479	14,982	164	3,339	1,534	5,038
	1881	235,384	(†)	66,439	159,945	2,977	2,977	16,902	500	3,220	2,082	5,868
	1880	212,265	(†)	65,301	146,964	2,715	2,715	13,324	6,959	2,705	2,217	11,994
	1879	208,075	(†)	64,255	143,800	2,314	2,314	13,215	730	2,812	1,623	5,165
CAMBRIAN MUTUAL, Scranton.....1871.												
B. Hughes, Pres., B. E. Evans, Sec.	1887	23,423	95,215	(†)	118,638	23,423	2,961	5,897	422	.....	7,395	7,747
	1886	21,460	96,354	(†)	117,834	21,460	2,973	4,744	23	.....	6,666	6,663
	1885	19,346	100,285	(†)	119,031	19,346	3,080	4,393	1,413	.....	1,444	2,857
	1884	17,894	100,590	(†)	118,484	17,894	3,088	3,649	14	.....	1,244	1,258
	1883	15,622	100,866	(†)	116,488	15,622	3,134	3,731	2,375	.....	1,598	3,993
	1882	15,758	102,595	(†)	118,263	15,758	3,183	3,570	46	.....	1,388	1,434
	1881	13,608	101,556	(†)	115,164	13,608	3,266	3,783	3,089	.....	1,381	4,470
	1880	14,414	102,910	† 800	116,594	13,614	3,271	3,439	815	.....	1,201	2,010
	1879	13,100	101,993	(†)	122,093	13,100	3,495	9,795	345	6	1,140	1,491
CHESTER MUTUAL, Chester.....1874.												
Jonathan Pennell, Pres., G. M. Booth, Sec.	1887	22,457	46,489	† 375	68,571	22,082	140	5,422	4,113	18	1,917	6,048
	1886	24,108	47,390	† 2,850	68,768	21,318	275	5,739	140	21	4,805	4,966

† No provision for reserve. ‡ All policies in force subject to assessment for losses. — Impairment.

1885	21,923	47,982	† 350	69,555	21,573	306	3,845	12	16	2,156	2,184
1884	19,317	46,698	† 275	65,740	19,042	291	3,089	723	16	876	1,615
1883	17,631	47,115	† 250	62,450	17,381	353	2,985	305	11	486	821
1882	15,284	47,216	† 250	62,450	15,094	178	2,834	.....	30	554	565
1881	12,668	44,994	† 225	57,735	12,741	251	2,693	99	4	2,150	2,253
1880	10,854	41,270	† 200	52,984	10,654	102	2,800	31	12	433	476
1879	8,966	41,767	† 225	50,528	8,741	301	2,869	60	30	2,376	2,472
1887	53,737	393,611	† 19,457	337,891	34,280	19,027	32,887	33,532	513	3,828	37,943
1886	65,149	320,331	† 17,409	328,771	43,440	18,619	26,333	17,943	.....	3,786	37,917
1885	65,336	337,349	† 19,493	393,192	45,843	20,066	30,593	17,058	531	11,228	29,417
1884	71,145	349,600	† 24,379	386,366	46,768	17,628	29,499	25,095	.....	7,590	33,588
1883	75,275	347,613	† 15,671	407,217	59,604	17,577	25,107	21,883	.....	9,138	21,021
1882	67,715	352,174	† 14,953	404,936	52,766	17,941	22,941	19,813	264	13,118	33,195
1881	76,040	349,451	† 15,758	411,745	62,284	18,588	29,736	25,087	263	13,242	38,594
1880	76,985	340,727	† 2,634	415,658	74,331	17,043	20,266	11,301	413	2,474	14,586
1879	71,161	334,915	† 5,199	400,877	65,962	17,111	28,866	22,413	65	3,184	23,662
1887	58,145	(8)	.....	.....	58,145	6,093	39,933	.....	.....	1,685	1,685
1887	116,353	76,060	† 79,535	114,878	36,818	17,490	25,088	210	16,263	3,241	19,714
1886	111,620	76,833	† 71,723	110,730	33,897	16,727	24,433	3,813	15,499	1,604	1,616
1885	107,228	.....	† 75,728	.....	31,523	13,570	19,374	88	13,582	681	14,351
1884	102,059	75,618	† 73,718	101,939	26,321	18,766	24,675	3,967	19,472	693	19,472
1883	102,841	76,302	† 70,402	102,741	26,439	17,244	22,339	15	15,472	696	19,873
1882	99,308	78,262	† 100	177,488	99,208	16,945	22,222	3,351	17,316	685	21,351
1881	100,756	78,652	† 2,120	177,288	98,636	16,611	33,498	17,260	.....	718	17,945
1880	97,409	79,301	† 3,140	176,370	97,060	14,998	28,217	4,891	15,006	718	20,615
1879	97,940	79,360	† 5,85	176,715	97,355	18,058	33,473	4,085	18,891	545	23,521
1887	504,883	.....	286,646	.....	218,237	289,146	314,399	194,754	102,160	296,914	296,914
1886	490,033	.....	279,510	.....	210,522	289,920	313,592	197,400	102,967	299,973	299,973
1885	479,285	.....	259,116	.....	210,900	276,151	305,808	168,516	.....	260,377	260,377
1884	436,692	.....	238,400	.....	188,292	239,853	259,657	157,956	.....	79,707	237,663
1883	401,131	.....	233,452	.....	176,879	231,288	243,116	142,018	.....	86,188	204,202
1882	364,477	.....	246,351	.....	116,126	233,400	250,202	142,018	.....	87,936	204,154
1881	341,838	.....	268,998	.....	79,839	267,571	285,681	198,900	.....	98,029	299,949
1887	15,589	199,688	† 13,534	201,843	2,155	7,369	14,769	11,088	2	2,975	14,065
1886	4,295	229,259	† 3,791	229,793	594	15,522	15,522	3,418	.....	13,793	17,181
1885	15,232	266,993	† 15,095	267,139	137	20,345	20,345	15,702	.....	3,245	19,007
1887	174,422	.....	128,212	.....	42,299	32,812	42,923	4,180	29,534	2,484	26,164
1886	169,511	.....	126,913	.....	40,598	31,068	42,967	400	26,877	2,587	26,164
1885	162,518	.....	126,928	.....	33,590	31,914	41,379	4,861	28,732	2,373	33,966
1884	156,612	.....	125,875	.....	39,737	31,533	39,788	3,073	27,971	2,318	34,462
1883	152,539	.....	126,318	.....	26,212	30,594	39,085	5,543	27,866	2,365	33,735
1882	149,533	.....	123,670	.....	25,863	30,867	39,688	6,793	29,069	2,395	36,227
1881	147,988	.....	(1)	.....	147,988	27,732	39,094	4,416	26,320	2,326	33,972
DELAWARE COUNTY MUTUAL, Media.....1899.											
Levis Miller, Pres., E. A. Price, Sec.											
DRUGGISTS MUTUAL, Philadelphia.....1887.											
Robert Shoemaker, Pres., E. R. Hunt, Sec.											
FARMERS, Bethlehem.....1832.											
John Williams, Pres., J. M. Leibert, Sec.											
FARMERS, York.....1853.											
G. E. Hersch, Pres., David Strickler, Sec.											
FARMERS MUTUAL, Danville.....1859.											
W. Follmer, Pres, W. H. Ammerman, Sec.											
FIRE INS. CO. OF NORTHAMPTON CO., Easton.....1830.											
Samuel Drinkhouse, Pres., G. W. Stout, Sec.											

* Commenced business October 17, 1887.	† No provision for reserve	‡ Does business on the cash plan.	§ All policies in force subject to assessment for losses.
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MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Founded	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
FIRE INS. CO. OF NORTHAMPTON CO., Easton—Cont.	1880	\$146,165	(8)	† \$194	.....	\$145,971	\$97,000	\$35,949	\$7,993	\$26,384	\$2,335	\$36,629
	1879	144,604	(8)	(†)	.....	144,604	99,897	37,513	4,544	90,654	2,545	37,749
FRANKFORD MUTUAL, Philadelphia.....1843.	1887	113,076	42,710	27,341	\$128,445	85,735	5,337	11,374	130	.....	2,651	3,155
	1886	104,912	42,746	27,053	120,005	77,053	5,274	11,793	104	.....	3,248	3,352
	1885	99,668	43,382	28,616	114,394	71,012	4,267	10,168	164	442	2,904	3,510
	1884	92,598	43,068	† 2,000	110,326	67,258	5,016	10,423	288	288	3,172	5,921
	1883	87,515	39,588	† 2,000	101,504	61,916	4,312	9,539	272	272	3,849	4,949
	1882	82,845	36,577	.....	93,559	56,082	3,374	7,793	139	244	3,868	5,281
	1881	76,007	34,486	(†)	88,514	54,026	3,094	7,651	430	287	5,689	8,346
	1880	74,565	32,497	(†)	85,019	50,522	2,769	7,152	270	207	5,713	8,150
	1879	73,397	30,438	(†)	79,688	49,250	3,333	14,522	604	228	11,376	12,268
JORDAN MUTUAL, Allentown.....1870.	1887	19,410	(8)	(†)	.....	19,410	2,553	3,287	39	.....	1,140	1,201
	1886	17,940	(8)	(†)	.....	17,940	2,453	2,952	197	.....	974	1,171
	1885	16,269	(8)	(†)	.....	16,269	1,922	2,397	455	38	1,007	1,500
	1884	15,254	(8)	(†)	.....	15,254	2,228	2,643	375	62	1,011	1,448
	1883	14,096	(8)	(†)	.....	14,096	2,067	2,618	1,756	47	1,014	2,817
	1882	15,293	(8)	(†)	.....	15,293	2,364	2,811	1,229	92	1,033	2,354
	1881	14,701	429	(†)	15,220	14,701	2,448	2,848	16	22	1,103	2,194
	1880	12,924	1,269	(†)	14,293	12,924	2,442	2,869	1,094	22	1,078	2,194
	1879	12,040	3,330	(†)	15,370	12,040	2,359	2,582	143	79	1,061	1,263
KEYSTONE MUTUAL, Philadelphia.....1884.	1887	29,967	(8)	(†)	.....	29,967	31,123	31,868	1,641	1,768	14,400	17,869
	1886	15,822	(8)	† 210	.....	15,812	18,101	18,220	7	573	7,754	8,334
JOHN T. BAILEY, Pres., E. A. Downes, Sec.	1887	37,132	399,731	† 20,860	326,013	16,222	14,066	15,756	9,983	.....	7,001	16,984
KITTANNING MUTUAL, Kittanning.....1853.	1886	39,196	445,128	† 19,999	464,495	19,267	19,885	19,885	11,118	.....	8,801	19,919
	1885	42,420	522,190	† 20,493	544,267	22,077	18,787	23,138	15,997	.....	10,422	26,419
	1884	52,321	565,513	† 20,167	597,667	32,154	28,769	28,946	17,728	.....	15,791	30,459
	1883	49,392	633,995	† 15,962	607,395	33,431	30,313	30,313	18,621	.....	22,902	41,123
	1882	66,013	633,563	† 19,737	663,641	34,677	31,466	31,673	15,249	.....	20,812	36,061
	1881	49,748	629,013	† 15,119	644,140	34,628	48,406	49,298	30,620	.....	20,931	51,553
	1880	55,571	625,727	† 39,145	641,153	41,445	41,445	43,067	14,444	.....	19,991	34,435
	1879	48,194	630,649	† 2,288	685,555	45,906	20,899	20,899	12,740	2,334	9,910	24,944
LAKESIDE MUTUAL, Lakeland.....1858.	1887	16,243	63,165	† 2,421	76,987	13,222	6,690	6,690	3,000	84	859	3,943

† All policies in force subject to assessment for losses.

† N.J. provision for reserve.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Begun	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Debit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
PENNSYLVANIA—Continued.												
PHILADELPHIA CONTRIBUTIONSHIP, Phila.—Cont....	1884	2,936,549	.....	\$462,458	.....	2,474,091	\$5,210	\$149,058	\$13,895	\$9,189	\$24,079	\$47,163
	1885	2,897,128	.....	456,936	.....	2,440,192	6,466	140,594	2,804	9,922	24,224	36,950
	1886	2,762,016	.....	450,360	.....	2,311,656	3,546	135,995	11,798	7,785	23,390	42,993
	1887	2,705,949	.....	446,336	.....	2,259,613	5,060	118,415	7,949	7,124	26,061	41,134
	1888	2,655,904	.....	441,818	.....	2,214,086	1,335	159,779	5,584	.....	24,239	29,823
	1889	2,435,669	.....	443,133	.....	1,992,536	12,755	131,977	9,674	.....	22,069	31,743
	1890	2,307,680	\$124,816	.....	\$155,562	30,746	25,904	97,995	6,593	1,104	20,695	28,525
PHILADELPHIA MANUF'RS M. Philadelphia.....1880. H. W. Brown, Pres., J. W. Miller, Jr., Sec.	1886	34,322	122,786	.....	154,868	32,022	24,802	26,545	3,367	15,806	2,664	21,837
	1887	19,637	114,099	.....	141,995	27,066	24,407	33,633	11,481	11,406	3,385	16,272
	1888	19,637	98,849	.....	118,486	19,637	19,440	20,431	7,873	8,918	1,613	18,424
	1889	17,712	80,198	.....	97,909	17,712	15,665	16,443	9,415	5,989	3,870	19,293
	1890	20,527	66,695	.....	78,047	11,353	13,073	13,708	2,160	.....	2,658	4,758
	1891	11,431	44,210	.....	55,640	11,431	8,165	8,262	18	.....	156	174
	1892	3,970	21,477	.....	25,447	3,970	3,399	3,399	.....	.....	395	395
SUSQUEHANNA MUTUAL, Harrisburgh.....1873 H. Bechtel, Pres., B. K. Huntzinger, Sec.	1887	28,353	544,276	.....	547,430	3,154	8,317	10,209	4,809	67	6,272	11,148
	1888	43,586	581,497	.....	597,543	16,136	10,335	16,404	9,847	205	5,092	15,144
	1889	38,282	645,152	.....	735,050	10,577	19,133	23,061	19,394	672	6,687	26,753
	1890	47,934	742,861	.....	831,422	12,747	24,895	28,248	18,818	653	7,391	26,862
	1891	49,408	618,675	.....	631,422	12,747	24,895	23,119	13,275	1,030	8,152	22,466
	1892	34,262	569,391	.....	574,779	3,387	25,226	27,935	12,815	5,268	9,412	27,495
	1893	31,683	579,957	.....	586,346	6,389	21,095	26,615	17,857	4,611	7,315	29,783
WASHINGTON CO. MUTUAL, Washington.....1873. A. Murdock, Pres., L. M. Marsh, Sec.	1880	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
	1881	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
	1882	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
	1883	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
	1884	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
	1885	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
	1886	29,315	571,428	.....	581,855	10,425	16,558	20,475	11,604	1,868	5,519	19,021
YORK COUNTY MUTUAL, York.....1843. Jacob Stair, Pres., S. H. Forry, Sec.	1887	49,918	17,892	.....	60,270	49,918	2,344	2,344	260	16	1,654	1,740
	1888	41,754	17,374	.....	58,593	41,754	2,213	2,213	178	14	1,448	1,634
	1889	39,275	17,352	.....	55,977	38,725	1,949	3,868	30	71	948	1,049

† No provision for reserve.

RHODE ISLAND.

AMERICAN MUTUAL, Providence.....1877.
J. S. Phetteplace, Pres., R. B. Chapman, Sec.

BLACKSTONE MUTUAL, Providence.....1868.
John Eddy, Pres., W. F. Worth, Sec.

ENTERPRISE MUTUAL, Providence.....1874.
S. W. Mowly, Pres., R. B. Chapman, Sec.

FIREMENS MUTUAL, Providence.....1854.
Edwin Barrows, Pres., Joseph T. A. Eddy, Sec.

1884	35 688	17 321	† 402	52 607	35 286	2 164	4 096	15	15	783	813
1883	32 866	16 856	† 410	49 292	32 456	2 140	3 760	42	42	890	896
1882	30 174	16 356	† 397	46 133	29 777	1 648	3 148	16	16	661	677
1881	27 994	17 571	† 405	45 160	27 589	1 238	2 588	.....	.....	644	760
1880	25 462	18 650	† 433	43 679	25 029	1 821	3 052	29	29	711	764
1879	22 393	28 507	† 383	50 517	22 010	1 532	2 602	69	69	580	683
1887	120 680	698 931	75 878	743 733	44 802	143 206	150 019	62 175	62 175	14 480	141 005
1886	105 903	644 790	66 597	684 106	32 396	123 002	126 345	47 743	47 743	8 316	110 885
1885	101 021	596 112	61 390	546 667	49 525	96 824	99 743	20 856	20 856	6 786	68 649
1884	67 155	490 997	49 360	447 352	17 356	86 624	92 023	52 817	52 817	4 361	94 347
1883	72 328	359 077	35 997	395 491	36 421	70 483	72 641	34 914	34 914	4 695	97 418
1882	64 225	299 160	25 265	308 120	8 940	59 075	61 153	23 490	23 490	5 391	55 588
1881	52 210	236 350	24 006	303 953	27 603	49 249	49 449	8 227	8 227	3 597	51 588
1880	35 632	321 777	16 394	392 270	10 493	32 222	32 266	14 499	14 499	2 249	31 916
1879	25 968	311 087	15 360	330 661	6 604	32 623	33 609	12 068	12 068	1 936	27 983
1887	283 628	1 007 368	106 540	1 184 456	177 088	198 449	209 777	31 768	31 768	16 227	168 634
1886	242 851	904 122	110 177	1 096 796	132 674	177 438	207 466	64 962	64 962	15 888	215 204
1885	249 246	914 781	98 670	1 051 357	150 576	178 044	188 799	22 178	22 178	12 444	138 662
1884	218 910	868 781	86 074	991 610	122 838	177 528	183 423	48 028	48 028	110 534	172 463
1883	210 456	808 204	82 149	926 511	122 397	160 812	164 338	52 939	52 939	85 114	150 257
1882	195 341	730 763	114 847	819 237	80 474	146 153	153 153	34 359	34 359	81 113	129 859
1881	160 028	1 132 070	71 430	1 232 668	94 598	124 382	129 765	3 795	3 795	10 008	135 550
1880	115 912	938 093	51 242	1 028 757	64 664	98 464	103 430	24 435	24 435	9 060	81 023
1879	100 921	816 078	43 160	873 839	97 761	81 565	85 756	3 882	3 882	63 001	91 430
1887	118 613	726 050	78 697	765 966	39 916	127 576	135 740	62 994	62 994	9 037	75 920
1886	109 493	686 725	68 865	709 327	40 602	148 676	151 540	47 197	47 197	8 992	146 373
1885	102 373	526 226	61 954	596 708	40 419	131 598	131 598	69 087	69 087	8 595	124 849
1884	71 889	442 476	51 048	463 318	20 842	89 940	103 701	20 673	20 673	7 151	73 031
1883	75 831	364 006	36 401	403 362	39 430	69 940	94 167	52 576	52 576	6 184	95 231
1882	64 218	328 495	35 009	348 804	10 309	72 729	75 771	32 628	32 628	5 522	62 534
1881	52 554	243 645	25 865	270 835	27 190	61 139	61 245	19 470	19 470	27 979	51 209
1880	33 390	322 352	19 668	270 835	13 639	49 499	50 785	2 186	2 186	3 649	34 009
1879	22 997	328 124	16 731	334 391	6 266	40 995	42 663	14 047	14 047	4 413	33 903
1887	514 393	.....	187 801	.....	326 502	382 913	405 437	14 366	14 366	3 069	31 276
1886	463 457	1 797 275	183 784	2 076 948	398 076	361 081	495 437	40 826	40 826	22 865	337 753
1885	486 193	1 769 034	178 137	2 076 948	298 053	307 128	382 330	116 901	116 901	27 157	412 157
1884	448 389	1 681 557	170 039	2 076 948	278 350	338 711	338 711	36 863	36 863	20 499	324 551
1883	448 407	1 656 126	157 403	1 959 997	276 350	324 049	344 845	71 748	71 748	18 901	338 513
1882	417 177	1 333 687	151 202	1 653 133	297 004	304 699	323 166	94 397	94 397	14 864	285 663
1881	369 884	1 173 622	188 581	1 562 280	228 593	267 955	286 009	42 897	42 897	105 028	285 663
1880	369 884	1 173 622	188 581	1 562 280	228 593	267 955	286 009	42 897	42 897	105 028	285 663
1879	338 594	1 445 807	155 577	1 428 884	251 702	236 535	252 556	108 394	108 394	13 204	230 574
1887	308 683	3 671 513	91 866	3 888 390	210 877	209 253	224 734	38 348	38 348	13 121	215 860
1886	283 628	.....	.....	.....	.....	182 665	195 907	21 183	21 183	13 093	160 161

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year begun business	Cash Admitted Assets	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
RHODE ISLAND—Continued.												
FRANKLIN MUTUAL, Providence......1854.	1887	64,887	410,067	43,199	437,735	21,688	13,150	16,198	.....	4,105	7,682	12,688
A. M. Bowen, Pres., J. R. Wheaton, Sec.	1886	61,418	405,098	42,975	428,541	18,443	9,282	9,157	1,441	1,330	7,960	10,761
	1885	62,059	397,175	41,353	417,881	20,706	9,594	12,461	648	2,833	8,053	11,534
	1884	62,524	393,119	41,051	414,592	21,473	12,936	15,809	127	4,697	8,056	12,800
	1883	61,318	392,642	40,317	413,643	21,001	13,595	14,468	3,044	5,238	8,598	16,870
	1882	61,681	405,186	41,582	425,285	20,099	15,903	18,528	674	5,745	7,863	14,282
	1881	55,826	413,352	42,035	420,543	13,191	10,997	19,532	586	5,239	8,239	14,647
	1880	48,357	401,669	43,394	400,632	4,993	10,124	12,439	1,815	2,817	7,811	12,443
	1879	94,116	1,206,396	70,091	1,230,421	24,025	121,977	125,150	34,040	74,187	20,099	128,366
HOPE MUTUAL, Providence......1875.	1886	85,105	1,028,096	59,362	1,053,839	25,713	100,859	103,811	23,081	46,877	8,475	78,433
Horatio Rogers, Pres., L. T. Downes, Sec.	1885	59,516	923,985	54,850	928,651	4,666	92,540	95,007	50,268	44,803	8,131	103,202
	1884	60,267	803,148	41,793	830,621	27,473	81,798	83,354	23,609	34,887	6,516	63,018
	1883	48,466	667,058	53,067	662,457	— 4,601	68,288	69,531	20,948	33,956	5,537	59,541
	1882	38,308	535,428	30,988	532,748	7,320	52,493	53,438	21,611	21,611	5,051	38,052
	1881	22,669	403,146	22,042	403,773	627	42,003	42,780	23,638	17,559	3,880	45,077
	1880	25,341	322,795	18,886	329,166	6,461	30,482	31,001	4,273	12,433	3,453	20,159
	1879	152,717	1,220,405	65,551	1,316,571	87,166	121,798	128,212	36,985	97,988	10,096	145,069
MANUFACTURERS MUTUAL, Providence......1835.	1886	168,829	1,108,040	61,903	1,269,948	106,578	117,447	124,150	11,967	96,251	10,227	118,535
H. H. Ormabee, Pres., W. B. Burrington, Sec.	1885	161,407	1,190,444	61,903	1,269,948	99,504	119,044	125,818	66,437	80,693	9,943	131,273
	1884	170,228	1,191,176	61,903	1,269,948	99,504	119,044	125,818	66,437	80,693	9,943	131,273
	1883	162,186	801,060	59,653	903,593	102,533	114,716	120,777	9,762	102,929	10,099	117,559
	1882	150,502	1,124,984	61,793	1,213,723	88,739	112,498	118,430	89,789	43,568	9,406	142,793
	1881	160,424	1,127,028	119,453	1,176,999	49,971	112,793	119,895	9,040	94,815	8,714	112,569
	1880	151,053	1,054,279	65,129	1,140,203	85,994	105,428	112,264	11,191	85,679	8,114	104,984
	1879	84,489	927,179	49,826	961,842	34,663	92,485	96,363	36,561	70,969	7,431	114,991
MECHANICS MUTUAL, Providence......1871.	1886	102,051	893,890	47,444	940,446	58,607	87,695	91,735	13,363	68,370	7,594	84,199
A. C. Bartow, Pres., H. H. Ormabee, Sec.	1885	93,314	859,998	44,097	895,759	49,088	84,667	90,176	13,200	60,127	7,139	89,356
	1884	85,801	846,671	42,547	851,422	43,344	81,821	85,417	17,692	69,359	6,266	93,310
	1883	94,463	786,628	45,799	835,362	48,734	78,353	82,337	34,999	41,807	5,936	86,742
	1882	92,254	783,535	75,994	799,865	16,330	78,353	82,337	7,301	65,965	5,243	77,909
	1881	85,226	723,616	43,931	764,911	41,295	72,362	76,034	6,535	65,926	5,438	77,899

— Impairment.

MERCANTILE MUTUAL, Providence, H. T. Grant, Jr., Pres., Alfred U. Eddy, Sec.	1887	28,346	289,559	31,066	283,939	1,280	56,538	58,021	27,319	19,989	7,148	54,456
	1886	28,057	212,496	26,055	214,498	2,002	41,451	42,143	19,769	11,043	6,191	37,003
	1885	22,000	.....	14,087	.....	7,973	26,559	26,882	1,865	3,416	5,107	10,388
MERCHANTS MUTUAL, Providence, John Eddy, Pres., W. F. Worch, Sec.	1887	141,709	530,006	55,376	616,379	86,373	104,080	109,588	11,898	60,905	9,373	82,176
	1886	115,318	513,280	59,676	569,928	55,048	104,591	107,272	36,534	65,549	8,474	110,557
	1885	107,686	462,251	52,248	597,692	65,441	91,415	95,793	11,686	60,116	8,074	79,879
	1884	101,209	422,249	49,993	473,555	51,306	84,935	86,338	16,058	54,475	7,586	78,122
	1883	91,337	387,482	39,550	439,290	51,768	77,460	80,433	38,433	28,378	6,666	68,477
	1882	80,795	354,694	31,268	374,157	19,463	69,394	71,950	3,004	29,448	5,122	64,594
	1881	71,979	282,054	36,832	317,201	35,147	55,749	58,173	2,559	29,507	4,129	56,195
	1880	49,287	217,406	22,209	244,484	27,078	41,598	43,541	6,311	29,882	3,592	33,722
	1879	36,307	170,561	17,993	188,965	18,404	33,087	34,394	3,593	16,464	4,046	24,103
PAWBUCKET MUTUAL, Providence, Robt. Sherman, Pres., Isaac Shove, Sec.	1887	225,800	836,824	86,540	976,154	139,260	41,227	48,715	6,384	10,734	11,908	29,026
	1886	201,354	832,785	84,358	949,811	107,026	35,616	44,255	5,802	10,043	9,155	25,000
	1885	144,532	785,624	78,562	871,594	105,970	32,868	40,487	12,329	8,541	9,581	30,451
	1884	174,609	771,384	86,855	97,471	92,958	39,195	39,195	8,326	8,326	8,495	28,428
	1883	163,786	705,082	77,174	869,768	86,612	30,034	37,228	13,472	8,191	8,061	27,024
	1882	164,769	692,598	73,130	784,598	81,640	20,213	36,023	12,416	8,121	8,739	29,275
	1881	157,118	678,213	73,827	761,524	83,291	31,224	37,953	7,273	8,649	10,988	26,910
	1880	143,999	647,299	69,047	722,161	74,861	31,640	37,953	3,692	6,747	10,182	20,621
	1879	130,645	668,248	71,046	739,294	71,046	26,969	32,122	9,005	6,290	12,654	28,009
PROVIDENCE MUTUAL, Providence, H. R. Barker, Pres., H. C. Waters, Sec.	1887	180,372	606,379	79,491	.....	100,881	31,835	40,974	4,443	8,462	11,666	24,567
	1886	164,046	605,538	67,364	695,017	88,658	33,685	41,340	7,611	7,315	11,098	25,904
	1885	147,044	565,538	60,011	775,218	79,686	49,744	56,902	11,754	7,743	11,151	30,648
	1884	120,665	544,395	60,011	995,049	60,654	38,947	38,857	12,086	6,486	9,877	28,446
	1883	110,463	569,829	51,953	1,028,339	58,510	27,250	32,821	9,075	5,198	10,823	25,093
	1882	102,432	1,079,246	49,593	1,132,185	52,839	27,250	29,218	6,811	4,497	10,732	22,040
	1881	95,827	1,181,587	40,040	1,237,375	55,768	62,179	67,220	5,001	3,813	13,987	22,801
	1880	58,586	1,318,697	32,887	1,344,392	52,695	11,838	23,756	6,971	3,972	12,093	23,641
	1879	48,586	1,495,681	30,857	1,423,410	17,799	15,827	18,522	7,553	2,911	12,593	23,057
RHODE ISLAND MUTUAL, Providence, Geo. C. Nightingale, Pres., A. H. White, Sec.	1887	263,739	973,107	103,849	1,132,988	159,881	194,621	207,074	49,288	151,217	14,366	214,811
	1886	270,521	928,223	103,904	1,100,840	172,617	185,621	196,221	29,773	150,592	14,600	200,995
	1885	262,546	935,766	97,935	1,100,377	164,611	197,153	196,330	41,888	136,928	12,905	193,721
	1884	263,767	933,870	116,287	1,081,370	147,500	186,774	196,041	44,254	97,944	12,103	156,391
	1883	228,115	859,298	132,586	977,924	125,596	170,480	178,927	60,209	107,467	10,761	179,245
	1882	212,567	1,513,937	75,852	1,649,752	136,715	151,304	159,622	42,246	65,859	10,793	118,898
	1881	198,323	1,420,616	105,283	1,513,586	92,940	142,065	151,465	49,347	.....	9,972	59,319
	1880	197,254	1,341,616	81,281	1,457,049	118,433	134,162	142,861	6,266	101,420	9,985	117,071
	1879	493,817	2,062,216	215,953	2,341,180	278,764	430,704	430,704	43,229	202,817	31,855	367,901
STATE MUTUAL, Providence, Robt. B. Chapman, Pres., Charles H. Chapman, Sec.	1885	426,148	1,808,405	195,595	2,277,149	322,338	389,410	408,584	117,775	266,875	24,677	409,387
	1884	364,229	1,701,946	178,195	1,907,986	226,727	344,340	360,993	49,009	243,447	21,999	314,385
	1883	374,304	1,499,368	174,333	1,699,399	200,031	299,368	314,831	66,084	162,731	21,393	250,118

* Statement for year ending April 1, 1888.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year of Organization	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Debit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
RHODE ISLAND—Continued.												
STATE MUTUAL, Providence— <i>Cont.</i>	1882	\$334,860	1,337,093	\$188,998	1,482,984	\$115,962	\$662,933	\$975,558	\$35,116	\$170,881	\$50,990	\$286,287
	1881	289,598	1,149,397	119,844	1,319,141	169,754	531,875	242,541	84,152	118,415	18,033	200,600
	1880	259,800	2,042,944	132,347	2,170,487	127,542	205,370	215,372	23,872	159,391	16,309	199,502
	1879	221,711	1,818,913	99,963	1,947,661	128,748	180,668	192,151	22,356	139,180	14,661	176,197
UNION MUTUAL, Providence,.....1863.	1879	160,269	.....	67,018	.....	93,251	20,832	27,862	1,457	11,828	5,282	18,567
Edwin Barrows, Pres., J. T. A. Eddy, Sec.	1886	151,420	639,768	64,280	726,888	87,120	20,891	27,235	2,049	12,166	4,674	19,489
	1885	142,472	614,654	61,532	695,544	84,610	20,265	26,576	1,766	13,413	4,365	18,944
	1884	133,768	597,995	60,149	671,614	73,619	18,737	24,873	6,446	9,796	4,298	20,540
	1883	130,467	568,898	56,995	624,370	73,472	20,151	26,138	1,831	9,575	4,256	15,462
	1882	123,367	531,357	53,270	601,454	72,097	19,440	24,690	2,216	10,299	3,722	14,357
	1881	115,082	1,011,969	50,793	1,076,348	64,379	19,024	23,879	1,872	9,647	3,293	14,812
	1880	103,077	953,980	47,847	1,009,210	55,230	14,332	18,934	671	8,791	4,573	12,005
	1879	93,331	936,485	46,939	982,877	46,392	15,686	19,815	139	7,594	4,689	12,332
WHAT CHEER MUTUAL, Providence,.....1873.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
L. T. Downes, Pres., D. M. Downes, Sec.	1886	146,363	1,793,831	102,094	1,708,100	44,269	178,621	183,089	43,724	115,021	30,053	194,798
	1885	133,040	1,499,893	84,728	1,548,195	48,312	152,572	156,544	28,959	88,821	14,847	132,667
	1884	104,778	1,393,823	79,770	1,418,831	25,008	143,929	148,158	54,211	82,953	11,661	128,895
	1883	98,317	1,218,146	63,441	1,253,022	34,876	126,701	130,268	32,324	62,695	10,097	105,176
	1882	85,052	1,017,287	73,940	1,026,399	9,112	107,006	109,806	25,906	62,267	8,580	96,862
	1881	71,344	795,368	48,759	817,863	22,585	82,091	84,496	12,100	46,769	8,009	67,568
	1880	54,251	640,179	37,122	657,288	17,109	67,843	69,948	24,952	37,207	5,749	67,212
	1879	50,191	508,057	31,124	537,124	19,067	51,570	52,931	4,610	35,134	5,302	45,100
SOUTH CAROLINA.												
CAROLINA MUTUAL, Charleston,.....1851.	*1887	63,286	.....	56,269	.....	7,017	.....	59,408	17,803	6,001	4,236	28,040
C. G. Ducker, Pres.												
HIBERNIAN MUTUAL, Charleston,.....1885.	1887	9,425	.....	.....	.....	.....	.....	3,462	.....	.....	343	343
M. F. Kennedy, Sec. and Treas.												
VIRGINIA.												
MUTUAL ASSURANCE SOCIETY, Richmond,.....1794.	1887	899,609	.....	97,468	.....	802,141	41,680	82,824	18,922	.....	15,287	34,209
Herbert A. Claiborne, Pres., Frank D. Siegel, Sec.	1886	880,269	.....	96,197	.....	784,142	41,876	83,314	15,463	.....	15,471	30,934
	1885	823,359	.....	96,525	.....	726,834	40,099	80,500	18,126	.....	18,126	72,126
	1884	795,103	.....	107,216	.....	687,887	43,264	83,775	20,552	.....	19,091	39,643

* Statement for year ending July 1, 1887.

† Statement for year ending March 15, 1888.

WISCONSIN.		1883	1882	763,921	792,311	104,657	99,112	104,657	99,112	659,264	623,199	45,108	83,687	28,174	15,010	43,184
GERMANTOWN FARMERS MUT., Germantown., 1854.		1887	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,978	23,991
Andrew Martin, Pres., Martin Schottler, Sec.		1885	1884	105,796	105,796	27,265	27,637	27,265	27,637	78,533	78,533	22,900	27,265	11,498	8,236	19,734
		1883	1882	97,539	97,539	27,637	27,637	27,637	27,637	69,902	69,902	18,704	22,900	9,592	7,452	17,044
		1881	1880	93,656	93,656	28,108	28,108	28,108	28,108	61,548	61,548	19,860	22,900	7,381	8,117	15,498
		1879	1878	86,028	86,028	28,594	28,594	28,594	28,594	58,434	58,434	17,844	20,861	7,750	7,715	15,498
		1887	1886	82,148	82,148	33,916	33,916	33,916	33,916	47,701	47,701	20,721	25,450	14,105	8,407	22,572
		1885	1884	82,139	82,139	33,916	33,916	33,916	33,916	47,701	47,701	20,721	25,450	14,105	8,407	22,572
		1883	1882	85,621	85,621	38,443	38,443	38,443	38,443	47,701	47,701	20,721	25,450	14,105	8,407	22,572
		1881	1880	117,449	117,449	50,816	50,816	50,816	50,816	34,805	34,805	25,932	31,537	35,474	12,263	22,572
		1879	1878	56,089	56,089	12,636	12,636	12,636	12,636	29,856	29,856	6,348	8,140	1,368	2,004	47,740
		1887	1886	42,492	42,492	11,920	11,920	11,920	11,920	25,669	25,669	6,001	8,140	1,368	2,004	3,516
		1885	1884	37,589	37,589	11,920	11,920	11,920	11,920	25,669	25,669	6,001	8,140	1,368	2,004	10,130
		1883	1882	39,804	39,804	11,157	11,157	11,157	11,157	28,647	28,647	6,391	8,335	4,754	2,174	6,805
		1881	1880	38,706	38,706	10,868	10,868	10,868	10,868	27,808	27,808	4,695	6,596	4,210	2,051	5,840
		1879	1878	37,972	37,972	12,241	12,241	12,241	12,241	26,731	26,731	5,450	7,299	4,459	1,852	6,201
		1887	1886	36,568	36,568	10,286	10,286	10,286	10,286	26,282	26,282	4,709	6,469	284	1,577	1,861
		1885	1884	34,337	34,337	10,687	10,687	10,687	10,687	22,762	22,762	4,098	6,262	4,640	1,510	6,150
		1883	1882	34,167	34,167	11,937	11,937	11,937	11,937	20,750	20,750	5,090	7,042	3,953	1,774	5,727
		1881	1880	31,962	31,962	9,248	9,248	9,248	9,248	20,993	20,993	3,992	6,719	4,559	1,795	6,354
		1879	1878	114,116	114,116	8,175	8,175	8,175	8,175	13,861	13,861	.....	48,795	33,714	17,061	50,775
		1887	1886	77,719	77,719	116	116	116	116	18,042	18,042	23,615	41,006	13,417	12,530	33,077
		1885	1884	19,381	19,381	114	114	114	114	29,306	29,306	32,317	99,145	9,598	22,235	98,661
		1883	1882	29,420	29,420	7,338	7,338	7,338	7,338	14,902	14,902	70,429	71,537	42,242	15,317	61,894
		1881	1880	22,240	22,240	3,721	3,721	3,721	3,721	12,974	12,974	36,987	36,317	18,479	9,682	29,306
		1879	1878	16,695	16,695	4,091	4,091	4,091	4,091	77,829	77,829	41,318	44,622	26,056	12,845	44,181
		1887	1886	81,920	81,920	8,175	8,175	8,175	8,175	14,127	14,127	23,238	48,603	34,441	16,866	51,397
		1885	1884	114,918	114,918	116	116	116	116	15,841	15,841	23,238	40,654	14,591	12,361	34,080
		1883	1882	75,956	75,956	7,680	7,680	7,680	7,680	34,857	34,857	107,507	110,539	54,005	31,795	105,376
		1881	1880	167,003	167,003	3,283	3,283	3,283	3,283	37,195	37,195	54,687	54,087	1,086	13,068	14,148
		1879	1878	112,123	112,123	4,220	4,220	4,220	4,220	78,484	78,484	41,469	41,767	26,056	12,836	44,393
		1887	1886	75,253	75,253	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* The Milwaukee Mutual and the Wisconsin Mutual do a joint business under the name of the Allied Mutual Fire Insurance Companies of Wisconsin.

FOREIGN MARINE COMPANIES DOING BUSINESS ON THE PACIFIC COAST.

The following additional foreign marine companies are doing business on the Pacific Coast, but not elsewhere in this country:

NAME OF COMPANY.*	Year ending	Capital.	Total Assets, Exclusive of Premium Notes.	Total Liabi- lities, Except Capital.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Divid'nd.	Expenses Other than Losses and Divid'nd.	Total Disburse- ments.
ALLIANCE MARINE.....	1887	\$ 1,000,000	\$ 2,178,694	\$ 297,580	\$ 881,054	\$ 578,300	\$ 641,715	\$ 471,240	\$ 74,400	\$ 134,980	\$ 686,660
AUSTRALIAN GENERAL.....	1887	210,000	691,781	146,740	335,041	304,698	336,882	174,990	31,500	31,106	237,596
BALDISE.....	1887	200,000	674,516	161,341	313,175	390,596	417,815	270,144	68,000	76,800	414,944
CANTON.....	1887	500,000	1,347,701	215,575	632,125	796,145	781,553	966,511	49,850	261,437	607,799
CHINA TRADERS.....	1887	600,000	1,810,383	267,956	942,427	671,103	761,103	387,445	122,064	259,798	769,247
FONCIERE.....	1887	1,250,000	2,049,980	322,303	477,677	1,178,767	1,223,820	780,995	.....	301,238	1,022,233
GLOBE MARINE.....	1887	500,000	611,215	113,403	— 2,188	375,875	400,572	314,648	24,871	59,767	398,686
HELVETIA GENERAL.....	1887	400,000	1,368,214	418,673	549,541	437,950	530,982	302,982	.....	116,641	419,623
INTERNATIONAL MARINE.....	1887	500,000	931,536	251,270	180,265	299,390	367,110	185,022	30,000	44,073	259,105
LONDON AND PROVINCIAL MARINE.....	1887	500,000	1,994,622	163,568	631,054	486,566	539,393	432,622	75,000	83,167	590,789
MAN ON.....	1887	500,000	638,325	72,225	64,100	191,666	217,574	75,946	50,000	74,211	200,157
MARITIME.....	1887	500,000	1,404,758	202,519	702,238	430,304	480,829	389,898	50,000	54,439	494,336
NATIONAL MARINE.....	1887	500,000	836,239	312,295	23,044	1,008,508	1,037,338	682,775	15,000	195,715	893,490
NORTH CHINA.....	1887	1,165,440	1,956,025	281,487	599,098	1,151,484	1,216,259	666,645	376,240	142,417	1,185,302
ON TAI.....	1887	416,667	684,248	6,800	260,782	233,154	274,513	101,833	50,000	95,192	247,025
RELANCE MARINE.....	1887	400,000	839,312	159,315	279,997	331,345	356,438	206,695	40,000	54,239	300,934
STANDARD MARINE.....	1887	500,000	1,306,236	368,535	437,700	399,463	440,149	314,830	25,000	38,350	378,180
STRAITS MARINE.....	1887	600,000	812,086	116,833	95,253	428,785	481,044	476,141	65,000	83,060	619,201
TRANSATLANTIC MARINE.....	1887	226,800	692,759	277,321	188,638	497,679	515,708	244,881	.....	65,090	399,912

* Home office statements.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES.

RECAPITULATION SHOWING AGGREGATES OF CAPITAL, ASSETS, SURPLUS, INCOME AND DISBURSEMENTS OF ALL JOINT STOCK AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES GIVEN IN THE PRECEDING TABLES.

In some of the States enumerated in the following recapitulation a falling off in capital and assets is shown, notably in several of the Southern States. This arises chiefly from the fact that many of the companies will not report their transactions or financial standing. Most of those that neglect to do so are mutuals, although some stock companies are delinquent in this respect. The apparent loss of capital and assets in these States may not be a loss in fact.

NAME OF STATE.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
ALABAMA	9	..	1887	\$ 700,000	\$ 1,104,486	\$ 208,383	\$ 205,148	\$ 350,870	\$ 208,389	\$ 55,000	\$ 180,049	\$ 383,438
	11	..	1886	1,564,990	1,623,361	247,710	479,393	580,408	288,919	83,829	140,954	522,702
	13	..	1885	1,800,290	1,617,315	168,235	507,138	583,302	223,415	50,040	138,459	416,454
	15	..	1884	1,260,860	1,027,735	119,482	427,175	562,368	176,075		96,866	328,921
ARKANSAS.....	1	..	1887	50,000	53,770	1,500	3,975	6,188	893		1,925	2,818
CALIFORNIA.....	12	..	1887	6,300,000	10,002,148	1,052,815	4,646,711	5,072,209	2,424,105	464,647	1,785,487	4,674,239
	10	..	1886	5,950,000	9,406,977	1,015,279	3,772,767	4,647,277	1,994,717	395,097	1,532,622	3,922,436
	10	..	1885	6,089,705	8,689,795	869,359	2,894,566	3,249,123	1,747,686	321,812	1,319,547	3,386,045
	10	..	1884	3,500,000	6,499,652	898,787	3,153,471	3,430,913	1,685,412	359,922	1,226,459	3,271,793
COLORADO .....	..	1	1887	.....	47,626	20,597	49,473	50,345	12,196	.....	19,769	31,985
	..	1	1886	.....	47,111	23,818	48,622	59,713	14,167	.....	30,629	30,629
	..	1	1885	.....	40,192	22,644	45,545	60,668	9,940	.....	16,745	26,685
CONNECTICUT.....	10	8	1887	10,850,000	28,149,989	8,838,327	10,235,942	11,567,955	5,963,566	1,508,000	3,352,579	10,864,145
	10	8	1886	10,802,000	27,611,603	8,797,065	9,595,093	11,017,418	5,493,935	1,506,000	3,171,119	10,176,154
	10	8	1885	10,801,500	24,869,225	7,725,634	9,482,450	10,664,444	5,449,397	1,494,000	3,074,238	10,017,635
	10	8	1884	11,001,500	26,151,114	6,835,760	9,253,928	10,477,206	5,608,698	1,476,211	2,999,287	10,014,196
DAKOTA.....	7	3	1887	690,000	1,442,227	352,710	788,796	1,010,875	348,283	12,155	395,311	741,599
	7	2	1886	640,000	798,029	178,421	622,163	725,698	159,343	103,714	203,268	526,266
	5	1	1885	531,500	1,245,578	193,234	586,657	663,021	150,716	10,500	259,373	426,519
	5	1	1884	265,000	483,647	71,233	182,464	251,085	41,667	10,000	63,971	115,698

* Includes amount returned to policyholders.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

NAME OF STATE.	Stock Com-panies.	Mutual Com-panies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Dis-bursements.
DELAWARE .....	..	4	1887	\$	\$ 422,067	\$ 401,068	\$ 96,883	\$ 117,368	\$ 81,842	\$ 46,166	\$ 21,603	\$ 149,610
	..	3	1886	.....	421,151	229,517	104,448	127,001	79,126	25,395	24,139	121,660
	..	3	1885	.....	466,993	591,669	102,942	125,769	38,064	33,569	43,853	128,426
	..	3	1884	.....	444,974	49,219	99,378	120,860	40,538	33,796	23,059	103,393
DISTRICT OF COLUMBIA	6	2	1887	300,000	860,614	213,726	69,886	161,831	16,329	45,059	94,170	146,403
	11	2	1886	1,300,500	1,610,553	476,000	175,520	269,530	57,832	57,074	113,595	228,411
	10	1	1885	997,500	585,820	217,406	49,146	99,226	8,535	35,072	20,280	63,887
	10	1	1884	1,475,000	1,202,726	54,611	94,749	106,506	12,738	27,500	23,535	63,773
GEORGIA	6	2	1887	903,900	1,811,617	554,913	437,943	579,233	195,289	103,000	150,923	449,212
	4	1	1886	663,400	2,214,236	1,027,031	514,800	655,111	170,625	208,602	168,660	556,806
	4	1	1885	643,400	2,025,012	922,414	470,593	602,857	104,042	166,478	395,057	665,577
	4	1	1884	420,000	1,909,684	839,061	431,859	541,153	267,810	95,654	144,423	597,887
ILLINOIS	8	15	1887	1,873,800	6,703,649	1,317,683	3,647,712	3,941,325	2,073,749	269,215	1,330,713	3,673,681
	8	11	1886	1,873,800	6,344,405	1,286,705	3,213,290	3,498,799	1,661,902	211,664	1,057,595	3,934,161
	8	9	1885	1,873,800	8,068,822	1,309,784	1,921,495	3,923,007	1,534,254	177,083	1,591,019	2,804,356
	8	9	1884	1,723,800	5,192,455	1,276,354	2,622,993	2,845,056	1,348,440	232,593	893,044	2,474,077
INDIANA	3	2	1887	450,000	701,898	62,968	231,982	256,247	190,199	13,299	88,423	221,921
	2	..	1886	300,000	405,987	36,249	121,835	192,708	71,000	12,987	95,977	136,964
	2	..	1885	350,000	463,248	49,596	102,300	125,513	73,768	9,771	55,056	138,595
	2	..	1884	350,000	469,586	49,910	102,828	123,058	65,638	7,325	43,792	116,755
IOWA	10	4	1887	900,000	2,936,432	735,198	1,266,702	1,364,411	429,772	84,260	625,089	1,300,183
	10	3	1886	1,250,000	3,215,857	608,613	1,394,761	1,597,334	585,945	91,465	707,142	1,364,552
	11	3	1885	1,350,000	3,121,955	834,005	1,511,620	1,667,806	587,723	43,000	752,883	1,383,606
	11	3	1884	1,075,000	3,594,155	571,165	1,666,796	1,822,682	504,781	91,441	857,523	1,453,745
KANSAS .....	..	4	1887	.....	127,023	23,829	34,023	89,055	15,840	6,424	48,572	70,826
	1	1	1886	50,000	82,539	104,904	108,068	171,846	70,001	.....	41,536	111,337
	1	1	1885	50,000	266,415	136,559	78,760	78,760	21,743	.....	43,724	67,597

KENTUCKY.....	13	1	1887	1,000,000	3,138,531	310,738	931,030	1,111,429	710,611	158,803	303,434	1,172,849
13	2	1886	2,000,000	3,473,130	669,004	812,194	981,641	488,791	488,791	154,309	283,398	866,498
13	2	1885	1,000,000	3,310,095	578,856	727,434	881,947	472,063	472,063	109,200	153,213	734,476
13	2	1884	1,800,000	3,262,768	619,802	659,136	701,062	426,315	426,315	131,980	212,643	770,938
LOUISIANA.....	14	1887	3,225,000	4,335,971	428,706	2,104,660	2,493,743	1,353,538	1,353,538	158,629	444,473	2,047,607
	18	1886	5,752,836	6,824,333	627,881	3,710,514	4,125,702	2,204,532	2,204,532	261,200	703,737	3,319,469
	19	1885	6,138,014	8,755,783	951,659	3,626,651	4,489,020	2,638,754	2,638,754	253,718	653,250	3,555,722
	19	1884	5,499,816	6,493,601	614,601	3,275,090	3,182,104	2,070,005	2,070,005	330,767	308,081	2,707,933
MAINE.....	2	1887	240,000	556,911	31,853	200,380	196,274	171,478	171,478	18,797	26,670	205,416
	2	1886	240,000	453,796	109,785	174,475	190,548	158,562	158,562	17,532	34,821	210,915
	3	1885	340,000	603,496	123,547	186,321	217,107	152,590	152,590	16,354	38,621	207,504
	3	1884	390,000	879,096	200,234	349,935	384,437	271,878	271,878	16,253	40,545	328,676
MARYLAND.....	14	1887	2,585,705	6,755,258	3,149,185	695,328	1,088,101	588,774	588,774	248,054	272,867	1,109,696
	14	1886	2,085,705	7,215,193	3,410,158	791,217	1,171,379	597,371	597,371	288,201	294,853	1,090,425
	14	1885	2,587,101	7,018,695	4,291,768	700,986	1,074,102	350,801	350,801	219,696	533,075	1,194,372
	14	1884	2,687,105	6,643,114	3,018,251	705,340	1,052,845	286,124	286,124	282,589	277,913	840,626
MASSACHUSETTS.....	15	1887	5,457,200	21,210,799	7,630,009	8,125,395	9,089,780	3,923,081	3,923,081	2,517,860	2,024,146	8,461,470
	16	1886	6,557,800	22,799,100	14,226,678	8,736,183	9,087,855	4,502,685	4,502,685	2,311,817	2,186,891	9,243,741
	16	1885	6,570,800	21,127,368	8,438,409	7,928,453	9,000,277	3,876,804	3,876,804	2,201,696	2,334,722	8,413,312
	16	1884	6,484,800	20,535,457	6,494,890	8,289,595	9,219,730	4,849,311	4,849,311	1,849,067	2,133,920	8,834,397
MICHIGAN.....	3	1887	750,000	1,851,879	742,481	541,932	648,938	353,852	353,852	46,500	100,930	591,282
	3	1886	700,000	1,460,950	472,374	437,797	520,484	241,205	241,205	38,000	149,183	428,388
	3	1885	600,000	1,264,994	397,571	400,736	470,301	210,366	210,366	30,000	131,791	372,137
	3	1884	600,000	1,101,863	330,672	352,585	444,736	242,488	242,488	30,000	116,767	389,255
MINNESOTA.....	3	1887	850,000	1,976,495	387,213	1,239,619	1,371,237	823,616	823,616	50,000	407,962	1,281,578
	4	1886	880,000	1,840,049	375,081	982,906	1,084,922	515,989	515,989	50,000	478,180	864,169
	4	1885	690,000	1,479,088	409,699	692,805	873,041	452,944	452,944	50,000	258,053	760,997
	4	1884	530,000	1,210,142	312,746	533,828	603,388	369,134	369,134	50,000	169,775	568,909
MISSISSIPPI.....	3	1887	300,000	33,348	.....	44,114	50,003	28,662	28,662	.....	16,518	45,180
	3	1886	500,000	334,046	.....	81,083	82,883	25,340	25,340	3,750	19,732	48,822
	3	1885	310,000	23,726	.....	33,597	34,107	6,312	6,312	.....	1,607	7,619
	3	1884	200,000	205,867	.....	11,442	17,805	6,012	6,012	.....	.....	.....
MISSOURI.....	3	1887	1,000,000	2,228,731	600,404	914,201	1,014,585	604,886	604,886	82,985	370,765	1,028,036
	3	1886	1,000,000	2,401,426	692,992	1,033,131	1,152,581	594,052	594,052	77,000	400,620	1,041,691
	3	1885	1,000,000	5,751,679	4,133,903	903,144	1,023,955	55,864	55,864	410,750	938,934	938,934
	3	1884	1,000,000	5,547,266	1,771,798	928,388	1,035,941	518,571	518,571	94,056	356,377	969,004

* Includes amount returned to policyholders.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

NAME OF STATE.	Stock Com-panies.	Mutual Com-panies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
NEBRASKA	3	..	1887	\$ 200,000	\$ 568,592	\$ 77,183	\$ 178,708	\$ 187,669	\$ 46,035	\$	\$ 99,737	\$ 145,772
	4	..	1886	400,000	865,160	108,383	443,066	475,707	48,730	.....	221,452	270,182
	4	..	1885	300,000	622,203	128,779	572,877	610,908	30,736	.....	43,840	74,576
	4	..	1884	250,000	548,267	134,275	241,431	251,910	42,199	.....	100,168	142,367
NEW HAMPSHIRE	11	..	1887	1,100,000	2,299,419	290,657	1,269,947	1,397,018	712,819	49,500	419,253	1,181,572
	8	3	1886	1,120,000	2,210,365	397,256	1,094,712	1,107,908	397,776	40,473	338,163	776,412
	6	8	1885	1,104,500	1,634,543	244,019	615,605	664,180	397,378	40,000	203,960	551,338
	6	8	1884	500,000	1,014,580	214,061	464,776	514,257	278,817	40,000	157,453	476,070
NEW JERSEY	10	12	1887	2,555,730	7,341,366	3,322,812	1,681,869	2,118,281	1,017,103	266,744	637,378	1,021,225
	10	11	1886	2,595,730	7,112,203	3,101,432	1,688,002	2,001,331	940,428	274,167	649,038	1,263,628
	10	12	1885	2,595,730	6,893,325	2,977,972	1,534,967	1,986,576	951,985	267,084	598,072	1,247,141
	10	12	1884	2,595,970	7,020,817	3,039,738	1,617,071	1,997,716	997,079	256,486	568,006	1,731,571
NEW YORK	57	10	1887	20,784,020	74,376,032	16,570,025	27,091,763	35,171,368	19,328,276	2,530,920	11,437,261	33,296,357
	60	10	1886	20,875,901	70,974,367	19,357,121	32,791,591	35,948,955	18,699,551	2,582,300	11,552,212	32,834,073
	61	11	1885	20,796,304	79,100,612	18,485,426	33,360,652	36,473,022	19,271,886	2,668,972	11,867,598	33,774,456
	61	11	1884	22,359,669	75,217,594	18,114,781	32,811,205	36,045,986	18,950,532	2,678,799	11,418,347	33,047,678
NORTH CAROLINA .....	..	..	1887	..	..	..	..	..	..	..	..	..
	2	1	1886	24,640	..	..	..	..	..	..	..	..
	2	1	1885	22,640	..	..	..	..	..	..	..	..
	2	1	1884	22,640	..	..	..	..	..	..	..	..
OHIO	28	12	1887	3,950,000	9,512,048	2,367,415	3,008,114	3,492,742	1,010,065	350,065	1,110,625	3,360,755
	29	15	1886	3,950,000	9,680,392	2,791,262	2,866,043	3,207,072	1,647,390	334,971	1,043,545	3,025,906
	28	16	1885	3,950,000	8,662,798	1,977,179	2,617,463	2,820,029	1,573,460	272,268	978,680	2,824,348
	28	16	1884	4,000,000	8,833,510	2,206,449	2,596,937	3,050,793	1,772,081	312,886	922,001	3,066,968
OREGON	5	..	1887	685,480	890,939	155,963	265,069	421,828	79,024	25,407	120,381	340,929
	2	..	1886	320,100	571,210	129,071	108,171	200,494	44,341	..	64,070	127,123
	2	..	1885	270,100	499,510	87,081	106,524	193,522	33,630	6,250	72,368	112,248
	2	..	1884	270,100	373,431	43,169	123,694	193,612	23,096	5,000	42,179	70,275

PENNSYLVANIA.....	41	26	1887	12,460,000	45,681,087	15,395,057	12,776,117	15,017,619	8,265,871	1,658,697	4,496,319	14,388,314
	42	25	1886	12,485,000	39,972,644	11,517,276	12,445,869	14,403,027	7,795,952	1,759,987	4,280,229	13,836,178
	43	32	1885	12,385,000	45,202,836	15,627,729	12,174,523	14,191,548	7,242,977	1,798,022	4,583,010	13,624,279
	44	32	1884	12,385,000	43,166,539	14,880,041	11,955,202	14,294,082	8,200,912	1,911,607	4,103,164	14,215,083
RHODE ISLAND.....	4	16	1887	1,100,000	4,665,958	1,667,893	2,830,060	3,031,545	1,077,421	1,016,589	578,804	2,672,004
	4	16	1886	1,100,000	4,795,411	1,738,953	2,888,693	3,039,837	1,340,014	985,431	486,482	2,811,927
	4	17	1885	1,100,000	4,961,430	1,781,718	3,146,542	3,344,821	1,041,577	571,499	1,446,416	3,059,492
	4	17	1884	1,100,000	4,593,123	1,443,063	2,972,034	3,159,727	1,595,394	1,084,045	538,955	3,218,394
SOUTH CAROLINA.....	..	2	1887	.....	72,711	7,017	.....	62,870	17,803	6,001	4,579	28,383
	..	..	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
TENNESSEE.....	20	..	1887	1,650,000	1,824,072	71,473	353,325	435,850	388,965	47,500	126,540	563,005
	20	..	1886	2,795,000	3,470,161	242,881	602,609	718,075	251,434	180,050	231,335	662,819
	20	..	1885	2,720,000	3,057,135	188,901	511,195	665,708	390,489	93,500	197,744	611,733
	20	..	1884	2,280,000	2,764,930	135,242	543,253	691,910	275,841	101,083	181,060	567,984
TEXAS.....	1	..	1887	100,000	219,419	16,140	182,357	195,219	112,038	8,000	60,459	180,497
	1	..	1886	100,000	205,014	26,998	179,466	189,978	94,741	8,000	55,145	157,886
	1	..	1885	100,000	178,590	13,707	105,844	115,058	66,540	.....	31,220	97,760
	1	..	1884	400,000	160,747	1,960	92,577	108,009	93,151	.....	32,919	126,070
UTAH.....	1	..	1887	100,000	116,013	9,410	12,731	23,319	2,858	.....	4,448	7,306
	..	..	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
VERMONT.....	1	..	1887	125,000	155,360	414	18,168	70,869	9,775	1,050	8,164	18,989
	1	..	1886	118,137	103,371	— 40,614	15,674	16,355	9,401	.....	7,515	16,916
	1	..	1885	100,000	104,114	.....	8,706	24,091	16,142	.....	6,397	22,532
	1	..	1884	100,000	103,113	.....	20,974	24,171	21,163	.....	10,423	31,586
VIRGINIA.....	6	1	1887	760,675	2,682,828	1,003,262	363,708	512,085	232,321	49,684	148,196	430,201
	5	..	1886	727,668	2,546,980	1,007,286	374,240	521,667	223,263	54,380	151,078	428,721
	5	1	1885	719,076	2,455,595	950,776	344,216	492,167	269,497	62,198	132,434	482,129
	5	..	1884	719,076	2,048,944	993,170	351,489	597,359	241,381	68,174	165,348	474,903
WEST VIRGINIA.....	9	..	1887	500,000	717,529	82,797	244,862	260,242	172,783	24,000	73,327	270,110
	11	..	1886	990,000	1,079,434	138,894	350,977	380,049	230,359	28,000	79,440	337,790
	11	..	1885	1,100,000	1,284,200	140,355	439,963	517,235	267,718	23,000	85,102	375,820
	11	..	1884	1,100,000	1,404,188	113,432	249,296	342,834	217,902	23,000	67,954	318,856

* Includes amount returned to policyholders. — Impairment.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

NAME OF STATE.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
WISCONSIN.....												
	4	9	1887	\$ 1,300,000	\$ 4,185,022	\$ 1,438,089	\$ 1,803,244	\$ 2,168,396	\$ 1,100,052	\$ 211,973	\$ 694,371	\$ 2,006,396
	4	3	1886	1,300,000	3,810,566	1,148,132	1,530,596	1,682,641	759,282	180,798	574,966	1,455,064
	4	2	1885	1,300,000	3,629,950	1,150,641	1,345,304	1,625,461	720,863	107,922	510,691	1,339,476
	4	2	1884	1,300,000	3,437,532	1,086,000	1,169,626	1,531,288	623,859	108,892	447,046	1,179,777
FOREIGN COMPANIES.....												
	40	..	1887	.....	42,382,855	19,621,606	26,803,373	28,209,948	17,209,284	.....	8,837,023	26,046,307
	27	..	1886	.....	41,792,106	20,355,837	25,977,051	27,393,927	14,878,608	.....	8,524,222	23,402,890
	23	..	1885	.....	39,101,322	18,865,024	26,390,414	27,013,862	15,800,649	.....	8,391,590	24,182,299
	23	..	1884	.....	36,785,834	17,953,645	25,099,903	26,322,374	17,047,885	.....	8,106,447	25,154,332
Aggregates (593 Co's).....												
	383	200	1887	\$6,698,510	294,234,019	89,155,599	115,510,310	134,339,710	72,230,853	12,134,983	40,909,353	125,511,136
Aggregates (566 Co's).....												
	380	186	1886	93,521,207	296,652,493	97,686,557	120,569,633	133,109,495	67,298,335	12,277,005	40,612,964	120,188,304
Aggregates (579 Co's).....												
	380	199	1885	92,761,074	291,752,835	94,943,703	117,055,834	130,035,599	66,662,990	11,262,398	40,679,783	118,605,171
Aggregates (579 Co's).....												
	380	199	1884	93,681,336	273,674,205	84,422,116	113,395,537	116,045,312	69,088,677	11,774,116	36,852,080	117,714,873

* Includes amount returned to policy holders.

NORTH AMERICAN LIFE ASSURANCE COMPANY OF TORONTO, CANADA.

This company has become one of the most favorably known life institutions in the Dominion of Canada. From the last Government report we notice that it retains its foremost position as offering security to policyholders, the percentage of assets being very large as compared with the liabilities.

This company claims to have been the pioneer in introducing into Canada the system of immediate payment of death claims, and it evidently carries out its promises in this respect, as we observe that the company's last statement is entirely free from "contested death claims." What the insuring public desire to have is a policy in a strong company, thoroughly

able to carry out its contracts, one having sufficient assets and large surplus; also to know that it is in the hands of men thoroughly capable of managing its affairs with prudence, foresight and economy. Such a trustworthy company is the North American Life Assurance Company of Toronto. The president is the Hon. Alex. Mackenzie, M. P., ex-Prime Minister of the Dominion of Canada, known throughout the length and breadth of the Dominion of Canada as a man of marked ability, and whose uprightness and honesty have never been doubted. The vice-presidents and other directors are all men of similar character and standing in Canada. The managing director, William McCabe, is a Fellow of the Institute of Actuaries of Great Britain, and a man of many years standing and experience in the life insurance profession.

POPULATION OF CITIES.

SHOWING INCREASE BETWEEN 1870 AND 1880.—From the Census Report of 1880.

CITIES.	STATES.	POPULATION.		CITIES.	STATES.	POPULATION.	
		1870.	1880.			1870.	1880.
New York.....	N. Y.....	642,292	1,206,590	Omaha.....	Neb.....	16,083	30,518
Philadelphia.....	Penn.....	674,022	846,984	Trenton.....	N. J.....	22,874	29,910
Brooklyn.....	N. Y.....	395,099	566,689	Covington.....	Ky.....	24,505	29,720
Chicago.....	Ill.....	298,977	593,304	Peoria.....	Ill.....	22,849	29,315
Boston.....	Mass.....	250,526	362,535	Evansville.....	Ind.....	21,830	29,280
St. Louis.....	Mo.....	310,864	350,522	Bridgeport.....	Conn.....	18,969	29,148
Baltimore.....	Md.....	267,354	332,190	Elizabeth.....	N. J.....	20,832	28,229
*Cincinnati.....	Ohio.....	216,239	255,708	Erie.....	Penn.....	19,046	27,730
San Francisco.....	Cal.....	149,473	233,956	Salem.....	Mass.....	24,117	27,598
New Orleans.....	La.....	191,418	216,140	Quincy.....	Ill.....	24,052	27,275
Cleveland.....	Ohio.....	92,829	160,142	Fort Wayne.....	Ind.....	17,718	26,880
Pittsburg.....	Penn.....	86,076	156,381	New Bedford.....	Mass.....	21,320	26,875
Buffalo.....	N. Y.....	117,714	155,137	Terre Haute.....	Ind.....	16,103	26,040
Washington.....	D. C.....	109,199	147,307	Lancaster.....	Penn.....	20,233	25,769
Newark.....	N. J.....	105,059	136,400	Somerville.....	Mass.....	14,685	24,985
Louisville.....	Ky.....	100,753	123,645	Wilkesbarre.....	Penn.....	10,174	23,339
Jersey City.....	N. J.....	82,546	120,728	Augusta.....	Ga.....	15,389	23,023
Detroit.....	Mich.....	79,577	116,342	Des Moines.....	Iowa.....	12,035	22,408
Milwaukee.....	Wis.....	71,440	115,578	Dubuque.....	Iowa.....	18,434	22,254
Providence.....	R. I.....	68,904	104,850	Galveston.....	Tex.....	13,818	22,253
Albany.....	N. Y.....	76,216	90,993	Watervliet.....	N. Y.....	.....	22,220
Rochester.....	N. Y.....	62,186	89,393	Norfolk.....	Va.....	19,229	21,966
Allegheny.....	Penn.....	53,180	78,681	Auburn.....	N. Y.....	17,225	21,924
Indianapolis.....	Ind.....	48,244	75,074	Holyoke.....	Mass.....	10,733	21,851
Richmond.....	Va.....	51,038	63,803	Davenport.....	Iowa.....	20,038	21,834
New Haven.....	Conn.....	50,840	62,882	Chelsea.....	Mass.....	18,547	21,785
Lowell.....	Mass.....	40,928	59,428	Petersburg.....	Va.....	18,950	21,656
Worcester.....	Mass.....	41,105	58,295	Sacramento.....	Cal.....	16,283	21,420
Troy.....	N. Y.....	46,465	56,747	Taunton.....	Mass.....	18,729	21,213
Kansas City.....	Mo.....	32,260	55,813	Norwich.....	Conn.....	16,653	21,141
Cambridge.....	Mass.....	39,634	52,740	Oswego.....	N. Y.....	20,910	21,117
Syracuse.....	N. Y.....	43,051	51,791	Salt Lake City.....	Utah.....	12,854	20,768
Columbus.....	Ohio.....	31,274	51,665	Springfield.....	Ohio.....	12,652	20,729
Paterson.....	N. J.....	33,579	50,887	Bay City.....	Mich.....	7,064	20,693
Toledo.....	Ohio.....	31,584	50,143	San Antonio.....	Tex.....	12,256	20,561
Charleston.....	S. C.....	28,323	49,999	Elmira.....	N. Y.....	15,863	20,541
Fall River.....	Mass.....	26,766	49,006	Newport.....	Ky.....	15,087	20,433
Minneapolis.....	Minn.....	13,066	46,887	Waterbury.....	Conn.....	10,826	20,269
Scranton.....	Penn.....	35,092	45,850	Poughkeepsie.....	N. Y.....	20,080	20,207
Nashville.....	Tenn.....	25,865	43,461	Springfield.....	Ill.....	17,364	19,746
Reading.....	Penn.....	33,930	43,280	Altoona.....	Penn.....	10,610	19,716
Hartford.....	Conn.....	37,180	42,553	Burlington.....	Iowa.....	14,930	19,450
Wilmington.....	Del.....	13,446	42,499	Cohoes.....	N. Y.....	15,357	19,417
Camden.....	N. J.....	20,045	41,658	Gloucester.....	Mass.....	15,389	19,329
St. Paul.....	Minn.....	20,030	41,498	Lewiston.....	Me.....	13,600	19,083
Lawrence.....	Mass.....	28,921	39,178	Pawtucket.....	R. I.....	6,619	19,030
Dayton.....	Ohio.....	30,473	38,677	East Saginaw.....	Mich.....	11,350	19,016
Lynn.....	Mass.....	28,233	38,284	Williamsport.....	Penn.....	10,030	18,934
Denver.....	Col.....	.....	35,630	Yonkers.....	N. Y.....	12,733	18,892
Oakland.....	Cal.....	10,500	34,556	Houston.....	Tex.....	.....	18,646
Atlanta.....	Ga.....	21,789	37,421	Haverhill.....	Mass.....	13,092	18,475
Utica.....	N. Y.....	28,804	33,913	Lake Township.....	Ill.....	.....	18,396
Portland.....	Me.....	31,413	33,810	Kingston.....	N. Y.....	[new]	18,322
Memphis.....	Tenn.....	40,226	33,593	Meriden.....	Conn.....	10,495	18,340
Springfield.....	Mass.....	26,703	33,340	Hempstead.....	N. Y.....	.....	18,160
Manchester.....	N. H.....	23,536	32,630	Zanesville.....	Ohio.....	10,911	18,120
St. Joseph.....	Mo.....	19,565	32,484	Allentown.....	Penn.....	13,884	18,063
Grand Rapids.....	Mich.....	16,507	32,015	Council Bluffs.....	Iowa.....	10,020	18,059
Wheeling.....	W. Va.....	19,280	31,266	Newburgh.....	N. Y.....	17,014	18,050
Mobile.....	Ala.....	32,034	31,205	Wilmington.....	N. C.....	13,446	17,361
Hoboken.....	N. J.....	20,297	30,999	Binghamton.....	N. Y.....	12,692	17,315
Harrisburg.....	Penn.....	23,104	30,762	Bloomington.....	Ill.....	14,590	17,184
Savannah.....	Ga.....	28,235	30,681	New Brunswick.....	N. J.....	15,058	17,167

* With reference to the statement of the population of Cincinnati, it should be said that the territory of the city has been reduced since 1870, through exclusion of several populous suburbs; the number of inhabitants in 1870 occupying present territory is estimated as between 206,000 and 207,000. Comparison should be made with these figures.

DEFINITIVE ANALYSIS OF LIFE ASSURANCE RETURNS— 1881—87 INCLUSIVE.

A COMPENDIUM AND DIGEST OF THE FIGURES OF 26 COMPANIES.

COMPILED FROM THE OFFICIAL MASSACHUSETTS REPORTS.

BY BENJ. F. BROWN.

INTRODUCTORY.

The compilation of these tables from the inception of the work down to the last figure of the final column has been essentially *labor amoris* to the author, inasmuch as it is the outcome, pure and simple, of a strong natural love for figures *minus* the incentive of any prospective pecuniary return that would even remotely compensate for the time and labor expended owing to the obviously limited field open to this particular class of literature. The idea of the work grew out of the collation by the author of a few "bottom facts" from the official record for his own especial use and behoof. Becoming interested he pursued his investigation beyond the limits originally intended, and, little by little, as the problem widened and new lights appeared, became absorbed in the fascination of the pursuit, persevering to the end, at no small sacrifice of personal interest, with the result as set forth in these pages. Such, in brief, is the story of the origin and "reason for being" of this work, given for what it may be worth.

The results as they appear are simply a digest of the sworn returns of the companies as recorded in the official Massachusetts Reports, of which standard authority, indeed, the work in its entirety is the *essential epitome and reflex*. In the interests of no company and opposed to none, in its pages each company stands squarely upon its individual (and official) record, therefore, needless to say, with "nothing extenuate nor aught set down in malice." It only remains to add that no pains or effort has been spared by the author to make the work accurate and reliable in its every detail and to point out further that, by reason of the practical illustration it affords of the working of the active governing principles of life assurance, it can hardly fail of being interesting and instructive generally and to the student and beginner especially.

For the rest the question of whether, as Mr. Weller's charity boy observed of the alphabet, it was "worth while going through so much to learn so little," will depend very much as to its answer upon the standpoint from which the work is regarded. The author is content to leave the question to the decision of whomsoever it may concern upon this basis.

EXPLANATORY NOTES.

The general plan and scope of this work may be briefly stated thus: Table A exhibits the individual companies in their business, financial and progressive, table B in their economical, aspects. Tables C and D give the figures of the combined companies in aggregate and grand aggregate, these in their turn being made use of in obtaining a series of "standard" ratios, with which, in table E, the definitive ratios of the individual companies are placed in comparison, affording a final exhibit of peculiar interest. The record commences with the year 1881 for well-considered reasons: First, with the obvious purpose of covering a term of years sufficient for obtaining the best average results, and second, for the very important reason that the year in question marks at once the termination of a critical period and the commencement of a new epoch in the history of American life assurance, in this wise: In 1870 the volume of existing assurance, swelled to abnormal proportions as a consequence of the "flush" times during and immediately succeeding the war, had reached the flood-mark of 1982 millions* in round figures. From this point reaction set in and, being given fresh impetus a little later by the great financial panic, continued almost without break or intermission through the entire decade, the receding tide reaching its lowest mark in 1880 with the total at 1418 millions. With the termination of that year, however, commenced a new era and, starting from a solid basis, began that onward and upward progress which has since known no check (though not until '86 did the total reach that of 1870), resulting by the end of '87 in the magnificent aggregate of 2414 millions in force. It is only fair too add, however, that the greater proportion of this enormous gain of nearly 1000 millions appears in coincidence with, if not as a result of, the adoption of new methods on the part of certain companies. This brief retrospect sufficiently emphasizes the special interest attaching to the period covered by the tables.

TABLE A.

NEW AND OUTSTANDING ASSURANCE.—It is the custom with all companies to make their returns of new business cover all "policies *issued* during the year," which includes, of course, a greater or less number that are "not taken."† In the record of "New

* The several aggregates given include the business only of companies reporting to the Massachusetts department at the dates named, though they represent substantially all in force.

† This matter of "not taken" policies has lately been discussed in quarters to which, ordinarily, we look for information in insurance matters in a tone indicating, to say the least, a very imperfect knowledge of the facts. The error consists in the singling out of a prominent company (or two) for invidious remark in regard to a practice which, right or wrong, is incident to the business and obtains with all companies. A statement of the case in a nutshell may not be out of place here. The record shows, that, of the magnificent aggregate of 2387 millions, in round figures, of assurance "issued" by twenty-six companies during the period covered by these tables, a total of no less than 328,000,000, or about thirteen and three-fourths per cent of all issued, comes under the head of "not taken." All companies, without exception, have helped to swell, in greater or less proportion, the annual sum of "business" which failed to materialize and went to make up this large percentage, yet it is worth noting in view of the remarks referred to that in no single instance do either of the two or three companies which write, between them, the bulk of the annual business show the larger *proportion* of returned policies in relation to their business. On the contrary the record shows that the column of *percentages* is headed each year by several of the minor companies, who easily distance all competitors in this respect, and, moreover, that in no one year of the seven have more than eight companies in all averaged under ten per cent of policies "not taken" to "new policies issued." These facts—which are accessible to all through the reports—are given without prejudice for what they are worth, but should at least suffice to silence comment of the kind referred to.

Assurance" presented in these tables the figures of all such policies, representing in the aggregate a not inconsiderable proportion of the annual business, are carefully eliminated. This is done not alone in the interests of an accurate and impartial exhibit (though that in itself were good and sufficient reason) but as being, besides, material to the plan and purpose of the work as a whole, as will appear in due course. Starting out, then, with the real figures as a basis, the volume of each company's annual business finds its relative expression—or, to make use of a more graphic if less elegant term, is definitely "sized"—in the ratio columns; in the first instance as to the proportion it bears to the old, or existing, business, and second, to grand total of new business (all companies) for the year (Table C), while the respective footings define (1) mean annual volume and (2) proportion of totals, individual companies, to grand totals, all companies (Table C) for seven years. The ratio which I designate "relative volume," is otherwise relevant as indicating, collaterally, the proportion of "new blood" or fresh vitality infused into the existing membership through the introduction of newly-selected, healthy lives, the beneficial effect of which upon the average mortality must presumably hold, in proportion to its degree, for several succeeding years.* By way of practical demonstration, were any needed, witness the close relation existing between the quantities of the ratio in question and of death-losses (Table B) throughout.

"TOTAL OUTSTANDING ASSURANCE" and "NET GAIN" with their respective ratios require no special remark, being sufficiently explained by their headings in connection with the foregoing. It may prevent misconception, however, to point out that the several ratio footings give *mean* results in the cases of "relative volume," total assurance and "per cent of annual gain," and *proportion of totals to grand totals* in the other instances.

I am induced to believe that the somewhat novel aspect in which is presented this section of the exhibit, can hardly fail to invest the whole subject with fresh interest. Dry and uninteresting at a cursory glance as the showing may appear to many it nevertheless affords much solid "food for thought" and, speaking without prejudice, to those who incline to a study of life assurance in its purely business aspect, it will prove a revelation of the potency of the more progressive methods as compared with those of the older school, more convincing than any argument in opposition however elaborate and well-intended.

NET (INVESTED) ASSETS—RESERVE.—An interesting showing is made by the association of these two component parts of the system in the tables in connection with the results arrived at thereby. The former term applies to the productive assets, such as real estate and securities of whatever nature at "book" value (cost or par),

* In coincidence with the author's views as to new business from a *relative* standpoint, the late Cornelius Walford, discussing the subject in its various bearings, puts the case as follows (italics the author's): "The prosperity of a life office can only be maintained by bringing into its ranks annually * * * a *certain proportion* of new and well-selected lives. This proportion should bear some relation—in fact, we think, as a *matter of principle, a well-defined relation—to the bulk of the existing business* * * * it certainly should not be less than the number of lives passing out by the united causes of death, surrender and effluxion of time, unless, indeed, it be intended that the office shall ultimately die out. * * * Apart from the importance of obtaining this new business on the future prospects of the office, it has this *present* advantage, that *the direct mortality resulting from it is, for a number of years, much below the average.*" See *Walford's Insurance Cyclopædia*, Vol. III., pp. 86-7.

loans on mortgages, stocks, bonds, etc., etc., together with cash in bank (or office) awaiting investment; the whole constituting the assurance fund *proper* from which is derived substantially all earnings classed as interest income. In the next adjoining column are the figures of "Reserve," which latter represents just that portion of the fund proper equal to the sum of the "net present value of all outstanding policies (Actuaries four per cent)" on the last day of each year—or, in other words, the aggregate of the sums which with accumulated interest are, theoretically, set apart or "reserved" as they accrue to meet existing contracts at maturity—constituting, in fact, the company's legal liability (or test of solvency) for the time being by the Massachusetts standard.

By means of the ratio in the adjoining column (fund proper to reserve) is shown the productive, as distinguished from the gross or current, surplus to each \$100 of net liability. The *full earnings* of this, in effect, reinvested profits accrue to the fund, and with the income of the reserved portion of the latter in excess of four per cent, represent the surplus earnings or annual gain to the company resulting from the interest factor in the cost problem. (See explanation "Interest to Net Premium Reserve.")

The final ratio (reserve per \$1000 assured*) has a large measure of significance in several ways. Primarily it defines the sum of net present liability to each \$1000 of assurance, in virtue of which function it serves as a kind of barometrical index of comparative age of membership as between the several companies, subject to the difference in the class of business transacted, *i. e.*, with reference to the proportion of endowment or other high reserve element it may contain, a pretty fair indication of which is found in the varying quantities of the average premium (Table B., see explanation). It also denotes in the case of the individual company, if not absolute increase or decrease in age of membership in all cases, at least the approach or recession of the average period of maturity of the outstanding assurance † just in proportion corresponding to the increase or decrease of its quantities as affected by the volume of new business in opposition to the waste from "the united causes of death, surrender and effluxion of time." These fluctuations present an interesting study in connection with the ratio "relative volume."

GROSS ADMITTED ASSETS—GROSS LIABILITIES—SURPLUS.—Under the first head is included, in addition to the fund proper, all unrealized, consequently unproductive, assets. These consist of uncollected and deferred (semi-annual and quarterly) premiums,‡ accrued interest and rents, together with market values in excess of par. Besides these, the annual reports in nearly all cases include sundry minor items, such as agents' balances, commuted commissions, bills receivable and the like, which, though

* Including net value of reinsured risks, the amounts in reserve column being *net*, *i. e.*, exclusive of these values.

† The Provident Life and Trust furnishes a case in point—while the volume of its annual business is undoubtedly sufficient to effect a steady decrease in the average age of membership, the increase in the quantities of the reserve ratio shows that the *average period of maturity* is, as steadily, drawing nearer. This is due to the fact of its business being almost entirely endowment, which makes the case an exceptional one.

‡ These represent *net* assets as against reserve liability for the reason that in computing the latter the law assumes the *full* annual premium as paid.

representing presumably good assets in prospective, are arbitrarily excluded by the department. GROSS LIABILITIES include, besides reserve, all claims due and unpaid or in process of adjustment, together with any miscellaneous liability, capital excepted. The ratio column shows the amount of assets to each \$100 of liabilities, the percentage in excess of 100 being that of SURPLUS TO POLICYHOLDERS in the preceding column.

GROWTH IN SEVEN YEARS.—The ratios under this general heading are explained by their captions, and require no further remark than that, in reflecting the various degrees of progress and improvement achieved by the individual companies, they present a highly satisfactory exhibit of the general progress of life assurance, as well as testifying to the strong hold it has obtained on the popular approval.

TABLE B.

PREMIUM RECEIPTS—INTEREST, RENTS, ETC.—The amounts set forth under these headings cover income from all sources, including as to the latter profits realized from sales of securities and minor items, the final ratio showing the total to each \$1000 assured. In respect of the premium ratio it is proper to point out (1) that the marked variations in its quantities as between the several companies have no bearing upon the question of cost, but are attributable simply to a greater or less proportion of the endowment or other high reserve element in the existing assurance, as well as in some cases, possibly, to a difference in the average age of entrants—though this latter element should count for but little probably—and (2), owing to the conditions with reference to premiums “uncollected and deferred,” it does not represent the average premium with complete accuracy, yet sufficiently so for all practical purposes. This latter condition with the addition of item “Interest due and accrued” also applies with reference to the ratio of total income, and with like result.

INTEREST TO MEAN NET ASSETS—INTEREST TO NET PREMIUM RESERVE.—In recognition of the importance and significance attaching to the question of interest as the basal factor in the cost of life assurance, special care has been bestowed in the computation of these ratios to the end that they present in their entirety an accurate and reliable exhibit. The bases of computation are strictly technical, which is to say they include items neither of “premiums on purchased securities,” on the one hand, nor “profits on sales” of same on the other; while the item “expense on real estate,” as it appears in the returns of several companies under the head of disbursements (management expenses) is deducted from “rents” income; and, finally, as relates to the latter of the two ratios in the case of companies which have a capital basis, dividends paid on capital are in all cases deducted from the gross receipts of interest, in effect eliminating the only (real) point of difference between the so-called “mixed” and the “purely” mutual companies; the definitive result as a whole being that, irrespective of gross receipts as they appear in the interest column, the ratios stand exclusively for net receipts of “interest and rents,” as related (1) to mean assets at “book” values, and (2) to net reserve.

To sum up finally, then, the ratios in question show by the closest standard of computation, (1) *average rates of interest netted on the mean of invested funds*, and (2) *proportion of surplus interest (represented by the excess over four per cent) earned*

on the reserves of the companies and accruing to the fund as profit, the final ratio being, needless to say, of the greater practical significance.*

DEATH CLAIMS, EXPENSES, ETC., NET COST.—No extended remark is necessary in regard to the importance and relevancy of the two factors designated, which, combined, constitute normal or net cost, and, in conjunction with the basal factor interest (the apportionment to reserve being theoretically an equal quantity with all companies), determine the absolute cost of life assurance. Whether separately or in combination the ratios in question afford an instructive exhibit, in which will be noted the marked tendency toward the association of relatively high losses with low expenses and *vice versa*, the balance of advantage tending on the whole decidedly to the latter. Exceptions to the rule, in which one or other alternative is reversed, occur here and there, as to the merits or demerits of which instances the student can form his own conclusions. It only remains to say as relates to the expense factor that the same care as in the case of interest receipts has been used in eliminating from the record of disbursements all items not strictly appertaining to cost. In all other respects the ratios as they stand tell their own story, though on the general subject of expenses something remains to be said hereafter.

MATURED ENDOWMENT, CASH SURRENDER VALUES, ETC., AND RESERVE.—The ratios given under this heading are hypothetical, in the sense, and to the extent only, that they represent that portion of income *proper* not otherwise accounted for, without regard to the actual figures as given in the reports under the several heads, for the reason that the latter include differences caused by fluctuations in market values, as well as, not infrequently, debit profit and loss items, which not being taken into account in income proper are naturally out of the question here. Within this limit the ratios stand for the depletion of reserve by reason of payments from it of whatever nature during the year (except such as are included and accounted for in death losses) *plus* the balance required to make good its claims in respect of all assurance, new and old, in force at the end of the year. Beyond indicating the proportion of income so disposed of this ratio is without special significance.

SURPLUS REVENUE.—Respecting surplus as an entity all that needs be said here is that it is the excess of annual income over the normal cost of insurance *plus* the requirements of reserve, and is derived from the saving in actual as against the estimated mortality and expense provided for in the "loadings" of the net premium, together with the gain from interest as explained elsewhere.

The ratios given in this connection are naturally of special significance. In considering them impartially in the interests of the individual company there are two conditions apart from the purely economical considerations involved in the question of interest rates, death losses and expenses, which must be taken into account. The more

* In this connection it should be stated in justice to those companies which make relatively large annual additions to their reserves, that the basing of this ratio on full (not *mean*) reserve is somewhat to their disadvantage as compared with the less progressive companies, the showing being relatively less favorable in their case by reason of the necessarily larger proportion of funds remaining uninvested at the close of the year (see reports) and drawing, it is safe to assume, merely "call," or nominal, rates of interest. It is for this reason that in computing net average rates of interest the basis of "mean" assets is by general consent accepted as standard.

material of these is difference in age of membership. Other things being equal, the respective ratios would stand affected by this condition in proper relative proportion, or, in effect, in direct progression the older average age, by reason of greater reserve accumulation, would naturally show the larger proportion of surplus. Reference to the column of reserve ratios (see explanation) will go far to solve the question of age and aid in arriving at just conclusions. The other condition obtains in such differences as may exist in the scale of premium rates in use in the several companies, though this, excepting in the instances specially indicated by foot-note, is not on the whole such as to materially affect results so far as is known to the author. For the rest (with a slight reservation as relates to surplus interest earnings, see foot-note to explanation of "Interest to Net Premium Reserve"), the economical conditions above noted must be held accountable.

SUPPLEMENTARY COST-FACTOR RATIOS.

EXPENSES, ETC., TO PREMIUM INCOME, SAME TO NEW BUSINESS, COMBINED OUTGO, ETC.—The author holds the question of management expenses as one of too much import and significance to be dismissed on a mere showing of so much per \$1000 in relation to the net cost of assurance. In the exhibit under the above heading the ratio of expenses to *total* income has no place, for the good and sufficient reason that it is wrong in principle, as well as misleading in fact, on the grounds, in the first instance, that no just or proper relation exists as between expenses and interest, the latter having its own especial function to fulfill in quite another direction, while the former is specifically provided for in the "loading" of the premium proper; and in the second, that it discriminates unfairly as against the company whose income from interest by reason of young assurance and consequently relatively small reserve bears a like relatively small proportion to its *total* income—with a result in the premises too obvious to need pointing out. As the tables show, the unit of assurance (\$1000) must bear its proportion of expense as defined by *percentage to premium*, leaving interest to its legitimate function in connection with reserve, any balance of course going to surplus.

Again an expense ratio, however based or whether relatively low or high, has of *itself* little significance. The true measure of economy must obtain in the relation of expenditure to attained results. A large business, it goes without saying, can be transacted at relatively less expense than a small one. While new business must necessarily swell the ratio of expense, the larger its volume in proportion to the old, the greater the gain in vitality and the smaller relatively the purely official expense, such as fixed salaries, office rents, cost of old business, etc. Just here comes in the relevancy of the two succeeding ratios, which in combination with the first, and disposed so that all may be taken in at a glance, afford a just and proper gauge of what may be fittingly, termed the comparative economy of expenditure

TABLES C AND D.

While these tables comprise an accurate synopsis of the returns of the twenty-six companies in aggregate on the same basis as in the case of the companies individually, their prime object obtains as a basis from which to secure *accurately representative* or "*standard*" ratios from which to compare in *résumé* the definitive ratios of the latter.

This object could only be served effectually by the exclusion of such company figures as represented conditions out of ordinary course. Thus, while in table C are made only such eliminations in respect of the industrial business of the John Hancock and Metropolitan as are indicated by foot note, in the case of table D it was found necessary to exclude the figures of these companies *in toto* with those of the Provident Savings as well, the results, which were widely diffused, showing in some respects slight, in others quite material differences. In all other respects the work is carried out on precisely the same basis as with the companies individually, with the net result of very complete assimilation to the actual conditions of their business; in virtue of which, moreover, a series of ratios is obtained which can hardly fail to be of value in directions quite apart from their present use.

TABLE E (RESUME).

What has gone before leaves very little to be said in explanation of this table, of which indeed the headings should suffice to make the full meaning and application clearly apparent. A previous experience, however, having shown that misconception is liable to arise in the case of the ratio "interest, rents, profits, etc." (not given in the tables proper), it may be well to point out that, being simply the product of gross interest receipts divided by the sum of assurance in force, it is without significance as relates to rates of interest earned, its varying quantities, other things being equal, being coincident with those of the ratio of reserve (as representing the principal sum), which varies as already explained according to the age and class of the assurance.

In taking leave of his readers with this final explanation, the author retires gracefully with a feeling of perhaps pardonable pride in submitting this table as a fitting conclusion to his somewhat arduous, if fascinating, labors.

BOSTON, July 1, 1888.

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT, DEFINING STATUS AND CONDITION, AND ILLUSTRATING PROGRESS, 1881-87 INCLUSIVE.
(For continuation of this table see page 494.)

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE.						
		New Assurance Issued and Paid for.	Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign indicates Loss.)	Percentage of Annual Gain.
ÆTNA.....1850.	1887	12,028,992	13.0	2.76	97,372,334	4.03	5,109,365	5.6
	1886	11,163,904	12.7	3.02	92,262,969	4.25	4,471,796	2.26
	1885	9,437,641	11.1	2.99	87,791,243	4.46	3,127,652	5.1
	1884	6,605,701	7.8	2.49	84,663,591	4.65	—376,744	2.10
	1883	8,255,843	10.0	3.17	85,040,335	4.95	2,111,475	1.68
	1882	8,197,595	10.2	3.69	82,928,860	5.21	3,156,434	3.23
	1881	6,886,907	8.8	3.62	79,772,496	5.50	1,850,607	2.35
		62,576,613	10.5	3.04	.....	4.72	19,480,515	1.94
BERKSHIRE.....1851.	1887	4,056,876	22.7	.93	19,657,323	.81	1,780,096	.72
	1886	3,056,444	22.5	.98	17,877,227	.82	1,667,913	10.0
	1885	3,095,392	20.6	.98	16,269,314	.82	1,109,008	10.3
	1884	2,491,519	17.6	.94	15,010,306	.82	887,393	8.0
	1883	2,586,002	19.9	.99	14,122,913	.82	1,117,651	6.3
	1882	2,372,313	19.8	1.07	13,095,262	.82	642,057	8.6
	1881	2,098,824	17.6	1.10	12,363,205	.83	433,175	4.4
		20,337,410	20.1	.99	.....	.82	7,797,293	3.7
CONNECTICUT GENERAL.....1865.	1887	1,145,851	17.0	.26	7,201,778	.30	565,503	7.3
	1886	944,226	14.6	.26	6,797,275	.31	270,810	8.4
	1885	799,378	12.6	.25	6,456,465	.33	117,301	4.2
	1884	842,648	13.8	.32	6,339,164	.35	972,587	1.8
	1883	854,770	14.6	.33	6,066,637	.35	215,563	4.5
	1882	853,693	15.0	.38	5,851,074	.37	154,652	3.7
	1881	776,400	14.7	.41	5,666,422	.38	966,479	1.6
		6,215,236	14.6	.30	.....	.34	1,891,835	5.5
								4.4

CONNECTICUT MUTUAL..... 1846.	1887	8,726,374	5.8	2.00	150,994,498	6.25	463,575	0.3	0.19
	1886	7,713,830	5.1	2.00	150,528,923	6.04	—772,665
	1885	8,352,320	5.5	2.65	151,301,588	7.68	—909,097
	1884	6,755,810	4.4	2.54	154,230,085	8.36	—3,202,721
	1883	7,993,108	5.0	3.04	155,433,409	9.01	—1,672,342
	1882	7,759,505	4.9	3.50	157,105,751	9.88	—1,934,117
	1881	7,086,550	4.9	4.20	159,030,868	10.65	—3,065,499
		55,220,657	5.1	2.68	8.40	—11,112,869	—1.0	—1.10
	1887	114,293,788	27.8	26.2	481,020,562	20.0	71,250,464	17.3	29.2
	1886	92,424,115	25.9	25.0	411,779,098	19.0	54,410,852	15.2	27.5
	1885	80,374,515	26.0	25.5	357,338,246	17.1	47,990,075	15.5	32.1
	1884	68,217,494	24.8	25.7	309,409,171	18.0	34,248,583	12.5	32.6
	1883	67,338,346	29.0	25.8	275,160,588	15.0	42,330,968	18.2	33.7
	1882	54,858,515	27.4	24.7	234,829,020	14.6	32,130,601	16.1	33.0
	1881	36,538,470	21.7	20.3	200,679,019	13.4	23,081,316	13.1	27.8
		516,045,243	26.1	25.1	16.7	305,431,859	15.4	30.6
	1887	4,575,989	10.9	1.05	243,617,142	1.81	1,814,802	4.3	.74
	1886	4,595,516	11.5	1.24	241,802,340	1.93	1,822,355	4.6	.92
	1885	4,203,831	10.9	1.35	239,979,985	2.03	1,005,041	2.6	.69
	1884	3,625,220	9.5	1.37	238,954,341	2.14	869,242	2.1	.77
	1883	3,864,773	10.4	1.48	238,145,097	2.22	1,255,893	3.4	1.00
	1882	3,900,869	11.0	1.76	236,889,204	2.32	1,382,554	3.9	1.42
	1881	4,000,847	11.8	2.11	235,506,650	2.39	1,621,128	5.0	2.09
		28,827,045	10.9	1.40	2.12	9,731,618	3.7	.97
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	5	.68
	1883	2,775,830	17.6	1.07	16,874,040	.98	1,178,232	7.5	.93
	1882	2,006,485	13.3	.90	15,696,414	.99	731,355	5.0	.75
	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	5	.68
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	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
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		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
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	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
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	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
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	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	5	.68
	1883	2,775,830	17.6	1.07	16,874,040	.98	1,178,232	7.5	.93
	1882	2,006,485	13.3	.90	15,696,414	.99	731,355	5.0	.75
	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	5	.68
	1883	2,775,830	17.6	1.07	16,874,040	.98	1,178,232	7.5	.93
	1882	2,006,485	13.3	.90	15,696,414	.99	731,355	5.0	.75
	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	5	.68
	1883	2,775,830	17.6	1.07	16,874,040	.98	1,178,232	7.5	.93
	1882	2,006,485	13.3	.90	15,696,414	.99	731,355	5.0	.75
	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79
		19,410,021	16.4	.9494	7,408,520	6.2	74
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,366,535	11.9	.91
	1886	3,553,497	20.0	.96	10,450,061	.89	1,690,645	9.2	.82
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	5	.68
	1883	2,775,830	17.6	1.07	16,874,040	.98	1,178,232	7.5	.93
	1882	2,006,485	13.3	.90	15,696,414	.99	731,355	5.0	.75
	1881	1,970,427	13.7	1.04	14,965,079	1.00	617,012	4.3	.79

Excluding industrial assurance, of which but a small and decreasing amount is in force.

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT, DEFINING STATUS AND CONDITION, AND ILLUSTRATING PROGRESS, 1881-87 INCLUSIVE.
(For continuation of this table see page 496.)

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE.									
		New Assurance Issued and Paid for.	New Assurance to Old Volume or Relative New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding (The minus sign indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.		
JOHN HANCOCK *.....1862.	1887	\$ 989,347	11.0	23	\$ 9,133,702	38	\$ 155,192	1.7	66		
	1886	991,797	11.2	27	8,978,510	41	113,074	1.3	67		
	1885	1,071,656	12.0	34	8,865,436	45	62,663	.....	.....
	1884	885,792	9.8	33	8,928,099	49	123,798	.....	.....
	1883	835,395	8.8	32	9,051,897	53	394,391	.....	.....
	1882	1,007,945	10.0	45	9,446,288	59	460,475	.....	.....
	1881	997,458	9.1	25	9,966,763	60	1,071,821	.....	.....
MANHATTAN.....1850.	1887	6,779,360	10.3	33	.....	50	1,844,882	2.5	18	
	1886	6,000,718	16.5	139	30,018,611	162	2,766,722	7.6	112		
	1885	4,791,485	13.6	127	36,251,889	180	1,784,750	5.2	90		
	1884	3,247,314	9.6	103	34,467,139	175	470,009	1.4	32		
	1883	3,668,975	10.5	131	33,997,130	167	973,985	3.0	93		
	1882	2,673,167	8.8	110	33,023,205	192	332,735	1.0	26		
	1881	2,804,822	8.7	126	32,690,470	205	436,031	1.3	45		
MASSACHUSETTS MUTUAL.....1851.	1887	25,268,819	10.6	123	32,254,439	216	353,686	.....	.....
	1886	8,151,693	19.8	188	.....	188	6,410,486	2.6	64	
	1885	6,503,767	17.1	176	45,351,796	188	4,105,231	10.0	167		
	1884	6,309,858	18.0	200	41,240,538	190	3,281,386	8.6	166		
	1883	4,957,583	15.0	187	37,965,158	192	3,300,051	9.5	221		
	1882	4,077,200	16.3	191	34,665,107	190	1,804,943	5.5	172		
	1881	3,120,658	10.4	141	32,865,164	191	2,349,917	7.7	187		
MASSACHUSETTS MUTUAL.....1851.	1882	3,541,705	12.0	186	30,510,247	198	360,055	1.3	132		
	1881	37,562,434	15.5	182	30,141,192	202	865,592	3.0	161		

METROPOLITAN †.....1866.	1887	138,951	2.9	.03	4,272,790	.18	—331,561	....	....
	1886	145,535	2.9	.04	4,604,351	.21	—458,634	....	....
	1885	170,480	2.9	.05	5,002,985	.26	—629,800	....	....
	1884	227,766	3.3	.08	5,662,795	.31	—1,195,997	....	....
	1883	241,909	2.3	.09	6,888,762	.40	—1,677,663	....	....
	1882	195,639	2.1	.09	8,566,445	.54	—867,288	....	....
	1881	257,205	2.6	.14	9,433,733	.63	—629,746	....	....
		1,367,485	2.7	.07	.....	.36	—5,790,689	11.4	—56
	1887	61,696,145	15.6	14.1	427,583,359	17.7	33,807,185	8.6	13.8
	1886	50,434,574	13.6	13.6	393,776,174	18.2	24,823,837	6.7	12.6
MUTUAL.....1843.	1885	42,085,749	12.0	13.3	368,952,337	18.7	17,163,052	4.9	11.5
	1884	31,317,879	9.1	11.8	351,769,285	19.3	8,843,253	2.6	8.4
	1883	34,410,077	10.4	13.2	342,946,032	20.0	13,391,858	4.1	10.7
	1882	33,927,443	10.7	15.3	349,554,174	20.7	13,054,037	4.3	14.0
	1881	30,990,100	10.1	16.3	315,900,137	21.2	9,897,973	3.2	12.7
		284,801,967	11.6	13.8	.....	19.4	121,581,195	4.9	12.2
	1887	14,811,641	10.3	3.40	147,189,403	6.10	4,002,747	2.8	1.63
	1886	13,868,122	10.0	4.00	143,186,656	6.60	3,769,849	2.7	1.90
	1885	13,684,004	10.0	4.37	139,416,867	7.08	3,573,204	2.6	2.29
	1884	12,560,634	9.4	4.74	135,843,543	7.46	2,544,775	1.2	2.42
MUTUAL BENEFIT.....1845.	1883	12,175,566	9.4	4.67	132,298,768	7.69	3,679,663	2.8	2.92
	1882	10,144,995	8.0	4.57	129,619,105	8.15	2,207,428	1.7	2.26
	1881	13,489,238	11.1	7.10	127,411,677	8.53	5,944,698	4.9	7.67
		90,674,200	9.7	4.40	.....	7.37	25,722,424	2.7	2.38
	1887	7,238,779	36.2	1.66	24,922,324	1.03	4,862,818	24.3	1.98
	1886	5,210,063	31.4	1.41	20,099,906	.92	3,479,988	21.0	1.76
	1885	3,889,806	27.6	1.23	16,579,518	.84	2,472,757	20.0	1.66
	1884	3,028,830	25.0	1.14	14,106,761	.78	1,985,036	16.4	1.89
	1883	2,339,571	21.9	.90	12,121,725	.70	1,452,716	13.6	1.15
	1882	1,804,718	19.7	.84	10,669,009	.67	1,152,049	12.0	1.18
NATIONAL.....1850.	1881	1,240,850	14.2	.65	9,516,300	.64	798,917	9.0	1.03
		24,812,617	25.1	1.20	.....	.80	16,204,881	16.6	1.62

† This company's business is chiefly industrial, of which class it had in force December 31, 1887, \$23,802,502. † This company's business is almost entirely industrial, of which class it had outstanding December 31, 1887, \$147,752,287.

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT, DEFINING STATUS AND CONDITION, AND ILLUSTRATING PROGRESS, 1881-87 INCLUSIVE.
(For continuation of this table see page 498.)

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE.							
		New Assurance Issued and Paid for.	Old Assurance to Value of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.
NEW ENGLAND MUTUAL.....1841.	1887	7,126,633	10.6	1.64	69,754,124	2.89	\$ 2,512,163	3.7	1.02
	1886	7,167,774	12.0	1.94	67,241,961	3.10	2,607,561	4.0	1.32
	1885	6,955,167	11.1	1.20	64,634,400	3.28	2,005,604	3.2	1.35
	1884	5,794,223	9.4	2.18	62,628,796	3.44	934,205	1.5	1.89
	1883	6,572,882	11.1	2.53	61,694,591	3.59	2,396,854	4.0	1.90
	1882	5,474,365	9.5	2.47	59,297,737	3.73	1,466,157	2.9	1.53
	1881	5,636,112	10.0	2.96	57,801,580	3.95	1,652,953	3.0	2.13
NEW YORK.....1815.	1887	44,727,176	10.5	2.17	.....	3.43	13,605,497	3.2	1.36
	1886	85,184,659	28.0	19.5	358,935,536	14.9	54,561,996	17.9	22.3
	1885	69,922,664	26.9	18.9	304,373,540	14.0	44,699,040	17.2	22.6
	1884	55,935,837	24.3	17.7	259,674,500	13.2	30,291,914	13.4	20.3
	1883	51,831,616	26.0	19.5	229,382,586	12.6	30,631,543	15.4	29.1
	1882	45,038,061	26.3	17.3	198,746,043	11.6	27,330,946	15.7	21.7
	1881	34,891,803	23.0	15.7	171,415,997	10.8	19,654,273	12.9	20.0
NORTHWESTERN.....1858.	1887	27,392,773	20.0	14.4	151,766,824	10.2	10,033,908	11.8	20.7
	1886	370,267,413	24.9	18.0	.....	12.5	223,268,620	14.9	22.4
	1885	31,796,242	24.9	7.30	147,615,323	6.12	19,085,420	15.7	8.13
	1884	28,630,737	25.9	7.74	127,620,903	5.88	16,019,042	15.4	8.55
	1883	23,938,672	24.2	8.54	110,720,861	5.62	11,916,879	12.0	8.00
	1882	19,033,377	20.7	7.17	98,793,982	5.43	6,710,889	7.3	6.40
	1881	18,734,158	22.5	7.19	92,683,093	5.35	8,727,669	10.5	6.92
	1882	17,466,517	23.4	7.88	83,355,424	5.24	8,851,684	10.5	9.07
	1881	16,424,312	25.0	8.65	74,593,740	4.99	9,536,659	14.7	12.31
		156,042,015	23.8	7.57	.....	5.52	82,618,242	12.3	8.27

PENN MUTUAL.....1847.	1887	11,317,877	21.0	2.60	61,018,805	2.53	7,106,932	13.2	2.89
	1886	9,884,000	20.6	2.67	53,911,873	2.49	5,922,050	12.3	2.98
	1885	7,676,135	17.5	2.43	47,989,223	2.44	4,009,363	9.0	2.69
	1884	5,581,711	13.4	2.10	43,979,860	2.41	2,458,185	6.0	2.34
	1883	6,078,025	15.9	2.34	41,521,675	2.42	3,327,153	8.7	2.64
PROVIDENT LIFE AND TRUST *.....1865.	1882	5,768,480	16.6	2.60	38,104,522	2.40	3,557,078	10.0	3.65
	1881	5,326,226	17.0	2.80	34,637,144	2.32	3,028,860	9.5	3.88
		51,633,854	17.4	2.51	.....	2.43	29,410,241	9.8	2.94
	1887	9,923,783	19.5	2.28	57,137,653	2.37	6,223,385	12.2	2.53
	1886	8,546,632	18.7	2.31	50,914,238	2.24	5,215,599	11.5	2.64
PROVIDENT SAVINGS †.....1875.	1885	7,248,334	17.4	2.29	45,678,669	2.22	3,086,000	9.5	2.67
	1884	7,447,732	19.9	2.81	41,691,769	2.20	4,191,818	11.0	3.99
	1883	7,226,011	22.2	2.79	37,499,951	2.18	4,735,889	11.0	3.76
	1882	6,184,825	17.2	2.76	32,704,068	2.06	3,671,872	12.6	3.76
	1881	5,015,531	19.4	2.64	29,092,100	1.95	3,336,739	13.0	4.31
STATE MUTUAL.....1845.		51,634,848	19.2	2.51	.....	2.20	31,382,202	11.5	3.14
	1887	14,812,200	41.0	3.40	46,885,561	1.94	10,854,865	30.0	4.41
	1886	14,440,100	57.0	3.69	36,000,696	1.66	10,849,400	43.0	5.48
	1885	13,282,600	95.0	4.20	25,151,296	1.28	11,113,125	79.0	7.46
	1884	8,284,900	118.0	3.12	14,038,171	.77	7,017,825	100.0	6.68
	1883	5,430,100	205.0	2.09	7,020,346	.41	4,383,075	166.0	3.48
	1882	431,875	13.5	.19	2,637,271	.17	—554,014	—17.0	....
	1881	1,044,300	74.0	.55	3,191,285	.21	203,575	9.0	.34
		57,726,075	86.0	2.80	.....	.92	43,927,851	59.0	4.39
	1887	3,928,067	18.8	.99	23,387,840	.96	2,419,205	11.5	.98
	1886	3,925,331	21.4	1.06	20,968,635	.97	2,601,168	14.2	1.31
	1885	3,851,216	24.3	1.22	18,367,467	.93	2,535,323	16.0	1.70
	1884	2,738,094	29.4	1.07	15,822,144	.87	1,670,631	11.8	1.59
	1883	2,613,089	23.4	1.08	14,162,113	.82	2,145,708	18.0	1.70
	1882	1,654,200	15.3	.74	12,016,345	.76	1,196,616	11.1	1.54
	1881	1,098,500	10.7	.58	10,819,729	.72	532,579	5.2	.69
		20,018,497	19.0	.97	.....	.86	13,100,690	12.5	1.31

* Issues principally "Renewable Term" assurance with premiums subject to mortuary conditions.

† Business chiefly of the endowment class.

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT, DEFINING STATUS AND CONDITION, AND ILLUSTRATING PROGRESS, 1881-87 INCLUSIVE.
(For continuation of this table see page 500.)

NAME OF COMPANY AND YEAR ORGANIZED.		NEW AND OUTSTANDING ASSURANCE.							
	Year Ending December 31.	New Assurance Issued and Paid for.	Old or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.
TRAVELERS*.....1864	1887	6,993,024	20.2	1.58	37,739,893	1.56	3,568,268	10.4	1.45
	1886	7,460,749	25.0	2.02	34,171,025	1.58	4,365,494	14.7	2.20
	1885	5,353,432	19.6	1.70	29,866,131	1.51	2,477,317	9.0	1.66
	1884	5,015,815	20.0	1.90	27,328,814	1.50	2,323,210	9.3	2.21
	1883	4,263,721	18.7	1.64	25,005,604	1.45	2,169,291	9.5	1.72
	1882	4,150,125	20.2	1.80	22,836,313	1.44	2,324,701	11.3	2.28
1881	3,316,546	17.4	1.75	20,511,522	1.37	1,412,883	7.4	1.12	
UNION MUTUAL.....1849	1887	36,463,412	20.2	1.76	1.49	18,641,254	10.2	1.87
	1886	4,165,525	16.5	.96	23,794,195	1.07	668,249	2.4	.25
	1885	3,599,950	14.3	.95	23,185,946	1.16	618,508	2.5	.31
	1884	3,927,644	16.2	1.24	24,567,438	1.25	284,693	1.2	.19
	1883	3,449,079	14.0	1.30	24,282,745	1.33	-245,213
	1882	3,422,279	13.9	1.32	24,527,958	1.42	-93,607
1881	3,851,883	16.0	1.73	24,621,565	1.55	538,014	2.2	.55	
UNITED STATES.....1850	1887	3,132,765	12.5	1.65	24,083,551	1.61	-953,311
	1886	25,459,125	14.8	1.23	1.34	757,333	0.4	.08
	1885	4,801,620	22.7	1.10	23,471,829	.97	2,362,674	11.2	.96
	1884	3,403,675	17.0	.92	21,109,155	.97	955,302	4.7	.48
	1883	3,441,760	17.4	1.09	20,153,853	1.02	383,989	2.0	.26
	1882	9,534,975	18.4	1.33	19,766,864	1.09	576,285	3.0	.35
1881	4,540,554	26.3	1.75	19,193,579	1.12	2,026,474	11.8	1.61	
.....	1887	2,449,041	14.7	1.10	17,167,103	1.08	485,777	3.0	.51
	1886	1,930,945	11.4	1.02	16,671,328	1.12	-183,438
	1885	24,102,570	18.3	1.17	1.05	6,615,063	4.9	.66
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VERMONT.....1860.	1887	393,006	27.6	.09	1,591,656	.07	169,561	11.9	.07
	1886	223,464	15.7	.06	1,422,095	.07	14,946	1.1	.01
	1885	288,535	20.0	.09	1,407,149	.07	27,277	-1.9	....
	1884	230,127	16.0	.09	1,434,426	.08	49,024	3.5	.05
	1883	386,847	33.6	.15	1,385,402	.08	232,853	20.0	.17
	1882	237,282	22.5	.11	1,152,549	.07	103,636	10.0	.11
	1881	257,973	28.0	.14	1,048,913	.07	128,952	14.0	.17
		2,017,234	23.3	.10	.....	.07	671,695	8.4	.07
WASHINGTON.....1860.	1887	6,899,374	18.9	1.59	39,506,527	1.64	2,931,696	8.0	1.19
	1886	6,525,009	19.2	1.76	36,574,831	1.69	2,618,597	7.7	1.32
	1885	4,410,845	13.2	1.40	33,956,324	1.73	621,652	1.9	.41
	1884	5,549,633	17.3	2.09	33,334,672	1.83	1,339,949	4.2	1.28
	1883	5,515,696	18.8	2.12	31,994,723	1.86	2,620,704	9.0	2.08
	1882	6,078,476	23.5	2.74	29,374,019	1.85	3,445,869	13.0	3.53
	1881	4,537,206	19.3	2.59	25,928,150	1.74	2,476,886	10.6	3.19
		39,516,239	18.6	1.93	.....	1.76	16,055,257	7.8	1.61

* Purely stock company.

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT (Continued from page 486.)

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NET (INVESTED) ASSETS AND RESERVE—GROSS ASSETS, LIABILITIES AND SURPLUS.										GROWTH IN SEVEN YEARS.			
		Cash Guarantee Capital.	Net Interest- bearing Assets, excluding "Items not Admitted."	Reserve, Mass. Stand- ard, or Net Liability on Total Amount at Risk.	Interest-bearing Assets to each \$100	Reserve Liability to each \$100 of Assurance.	Gross Admitted Assets.	Total Liabilities (Exclusive of Capital).	Surplus to Policy- holders.	Gross Assets to each \$100 of Liabilities.	Assurance in Force.	Percentage of Increase in	Income.	Assets.	
ETNA.....1850.	1887	1,250,000	\$ 31,221,288	\$ 26,571,217	117.50	273.00	\$ 32,550,688	\$ 26,901,014	\$ 5,649,674	121.00	25.0	%	22.2	%	120.8
	1886	1,000,000	30,260,033	25,643,886	118.00	278.00	31,406,908	25,954,384	5,452,524	121.02					
	1885	1,000,000	29,311,337	24,827,164	118.00	283.00	30,490,508	25,223,622	5,275,816	120.93					
	1884	1,000,000	28,491,863	24,247,811	117.50	287.00	29,682,926	24,760,273	4,922,653	119.88					
	1883	1,000,000	27,792,649	23,792,414	116.80	281.00	29,017,935	24,223,626	4,794,309	119.55					
	1882	750,000	26,715,200	23,141,143	115.60	280.00	28,018,029	23,548,242	4,469,787	118.98					
	1881	750,000	25,746,215	22,362,737	115.00	281.00	26,986,526	22,757,474	4,229,052	118.59					
BERKSHIRE.....1851.	1887	25,500	3,745,583	3,381,622	110.80	173.00	3,902,871	3,431,985	470,886	113.72	64.8	61.5	11.0		
	1886	25,500	3,683,505	3,334,368	110.50	187.00	3,850,055	3,402,583	447,472	113.15					
	1885	25,500	3,647,993	3,307,752	110.50	205.00	3,796,168	3,355,386	440,782	113.14					
	1884	25,500	3,591,700	3,244,925	110.70	217.00	3,749,927	3,295,559	454,368	113.78					
	1883	25,500	3,519,317	3,161,862	111.40	225.00	3,676,140	3,231,705	444,375	113.74					
	1882	25,500	3,441,003	3,049,066	112.80	235.00	3,577,134	3,100,393	477,041	115.99					
	1881	25,500	3,477,740	3,099,123	112.20	251.00	3,577,062	3,153,487	423,575	113.45					
CONNECTICUT GENERAL 1865.	1887	150,000	1,617,674	1,231,427	129.40	174.00	1,692,738	1,274,506	418,232	132.81	35.0	44.0	28.9		
	1886	150,000	1,522,305	1,136,882	129.00	178.00	1,597,744	1,204,504	393,240	132.77					
	1885	150,000	1,451,048	1,134,022	128.00	178.00	1,525,096	1,166,318	358,778	132.74					
	1884	150,000	1,394,022	1,122,374	124.30	170.00	1,462,369	1,134,322	328,037	128.92					
	1883	150,000	1,338,694	1,081,458	123.90	180.00	1,403,341	1,104,343	298,998	127.18					
	1882	150,000	1,328,429	1,064,429	124.00	183.00	1,377,451	1,091,022	286,390	126.21					
	1881	150,000	1,276,703	1,046,365	122.00	185.00	1,343,342	1,086,549	256,793	126.58					

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CONNECTICUT MUTUAL. 1846.		EQUITABLE 1859.		GERMANIA 1860.		HOME 1860.					
1887	Mutual.	55,112,101	50,362,393	109.40	334.00	55,541,475	51,156,808	108.57	-6.9	-9.2	15.9
1886	Mutual.	54,063,913	49,684,496	108.80	330.00	54,550,719	50,467,537	108.13			
1885	Mutual.	52,934,877	48,982,620	108.20	324.00	53,249,433	49,706,796	107.14			
1884	Mutual.	52,214,430	48,468,121	107.90	318.00	52,144,221	49,224,076	105.93			
1883	Mutual.	52,212,994	47,780,862	107.30	308.00	51,207,121	48,529,294	105.65			
1882	Mutual.	50,148,360	46,869,488	107.00	298.00	50,200,717	47,868,363	104.80			
1881	Mutual.	48,744,004	45,811,311	106.40	288.00	48,761,452	46,871,926	104.03			
1887	100,000	78,268,666	65,762,932	119.00	196.00	82,975,682	66,244,845	125.21	172.0	166.0	104.9
1886	100,000	69,374,715	58,680,589	118.20	142.00	74,332,973	59,047,467	125.89			
1885	100,000	61,413,201	52,205,171	117.60	146.00	65,547,594	52,656,036	124.38			
1884	100,000	55,215,315	47,050,165	117.30	152.00	57,548,716	47,408,048	121.36			
1883	100,000	50,041,187	43,345,087	115.40	158.00	52,353,254	43,704,699	119.54			
1882	100,000	45,592,113	39,659,894	114.70	170.00	47,756,079	39,947,255	119.55			
1881	100,000	41,476,464	36,520,699	113.00	182.00	44,078,021	36,631,813	119.09			
1887	200,000	12,490,310	11,658,631	107.10	1260.00	13,073,247	11,858,857	110.24	28.7	43.4	48.6
1886	200,000	11,768,801	10,965,518	107.00	250.00	12,310,626	11,212,925	109.79			
1885	200,000	10,866,163	10,322,858	105.50	247.00	11,485,386	10,593,762	108.42			
1884	200,000	10,397,115	9,864,993	105.50	243.00	10,857,819	10,065,793	107.87			
1883	200,000	9,945,202	9,436,526	105.40	238.00	10,402,356	9,648,878	107.81			
1882	200,000	9,478,914	9,000,613	105.30	237.00	9,893,670	9,210,326	107.43			
1881	200,000	9,076,348	8,552,031	108.70	235.00	9,251,014	8,568,726	107.96			
1887	125,000	5,774,187	4,675,224	123.40	215.00	6,110,909	4,712,974	129.66	51.6	56.0	24.2
1886	125,000	5,519,862	4,438,162	124.30	228.00	5,865,822	4,471,899	130.95			
1885	125,000	5,265,238	4,252,290	123.90	239.00	5,626,478	4,393,526	131.22			
1884	125,000	5,128,118	4,099,130	125.10	242.00	5,457,588	4,141,616	131.77			
1883	125,000	5,112,668	3,983,426	128.00	236.00	5,423,214	4,028,214	133.80			
1882	125,000	5,005,891	3,842,077	130.30	245.00	5,185,685	3,888,035	133.38			
1881	125,000	4,846,697	3,766,716	131.00	243.00	5,057,322	3,763,100	133.86			

† Exclusive of increase of capital \$500,000. ‡ These ratios include reserve on industrial policies. § Includes increase of capital \$50,000. || Includes increase of capital \$50,000. ¶ Includes increase of capital \$50,000. (*) The minus sign indicates decrease.

(1881) \$460,000 to (1887) \$547,546. (1881) \$4,220,000 to (1887) \$12,186,918. The figures in this column also include surplus belonging to special policyholders ranging from

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NET (INVESTED) ASSETS AND RESERVE—GROSS ASSETS, LIABILITIES AND SURPLUS.										GROWTH IN SEVEN YEARS.		
		Cash Guarantee Capital.	Net Interest- bearing Assets, excluding "Items not Admitted."	Reserve, Main Stand- ard, or Net Present Liability on Total Amount at Risk.	Interest-bearing Assets to each \$100 of Reserve.	Reserve Liability to each \$100 of Assurance.	Gross Admitted Assets.	Total Liabilities (exclusive of Capital).	Surplus to Policy- holders.	Gross Assets to each \$100 of Liabilities.	Percentage of Increase in			
											Assurance in Force.	Income.	Assets.	
JOHN HANCOCK.....1862.	1887	\$ Mutual.	\$ 2,924,468	\$ 2,774,001	\$ 105.40	\$ 84.00	\$ 3,070,649	\$ 2,831,361	\$ 239,288	\$ 108.46	% -16.8	% 141.0	% 19.4	
	1886	Mutual.	2,736,057	2,581,459	106.00	96.00	2,875,581	2,616,410	259,171	109.90				
	1885	Mutual.	2,602,766	2,442,004	106.60	114.00	2,747,497	2,494,932	252,565	110.12				
	1884	Mutual.	2,500,588	2,372,447	105.40	133.00	2,624,923	2,410,487	214,436	108.89				
	1883	Mutual.	2,463,565	2,337,214	105.60	148.00	2,579,449	2,383,043	196,406	106.23				
	1882	Mutual.	2,401,582	2,302,221	104.30	159.00	2,513,543	2,352,555	160,988	106.84				
	1881	Mutual.	2,381,959	2,273,682	104.80	166.00	2,511,695	2,350,949	160,656	106.85				
MANHATTAN.....1850.	1887	100,000	10,919,856	9,661,548	113.00	248.00	11,433,196	9,840,324	1,592,872	116.18	19.7	13.2	12.6	
	1886	100,000	10,817,320	9,348,669	115.70	258.00	11,310,958	9,665,869	1,644,199	117.00				
	1885	100,000	10,695,438	9,143,642	117.00	265.00	11,155,827	9,460,580	1,695,247	117.86				
	1884	100,000	10,595,548	8,986,766	118.80	264.00	11,046,053	9,335,594	1,710,459	118.32				
	1883	100,000	10,486,593	8,816,211	118.30	267.00	10,871,184	9,083,106	1,788,078	119.68				
	1882	100,000	10,265,633	8,652,221	118.60	262.00	10,662,477	8,977,138	1,685,339	118.75				
	1881	100,000	9,977,949	8,495,180	117.70	263.00	10,348,239	8,800,081	1,548,158	117.62				
MASSACHUSETTS MUTUAL.....1851.	1887	Mutual.	8,275,792	8,257,149	100.20	182.00	9,012,380	8,318,755	693,625	108.34	55.0	59.8	28.7	
	1886	Mutual.	7,833,324	7,702,239	100.50	190.00	8,513,553	7,993,068	600,785	107.71				
	1885	Mutual.	7,486,421	7,370,778	101.60	195.00	8,093,388	7,475,955	617,433	108.26				
	1884	Mutual.	7,181,357	6,921,770	103.80	201.00	7,537,744	7,045,023	492,721	106.99				
	1883	Mutual.	6,884,550	6,635,306	103.70	203.00	7,577,299	6,766,627	810,672	111.97				
	1882	Mutual.	6,640,666	6,385,066	103.90	210.00	7,323,317	6,516,930	806,387	112.37				
	1881	Mutual.	6,458,316	6,163,166	104.80	206.00	7,134,124	6,330,831	803,293	112.69				

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METROPOLITAN.....1866.	1887	500,000	4,686,385	4,256,214	110.10	28.00	4,997,024	4,283,661	683,363	114.55	-57.0	744.0	*31.0
	1886	500,000	3,518,016	3,407,157	109.50	27.40	3,705,971	3,447,848	258,123	107.48			
	1885	500,000	2,538,939	2,611,786	107.30	27.10	2,784,954	2,645,303	139,651	105.39			
	1884	500,000	2,079,680	2,056,543	101.10	26.50	2,304,003	2,102,794	201,209	109.57			
	1883	500,000	1,939,887	1,819,635	100.60	26.70	2,186,622	1,855,148	331,474	117.90			
	1882	100,000	1,730,499	1,676,587	103.20	38.80	2,003,464	1,704,673	298,791	117.48			
	1881	100,000	1,729,542	1,601,100	108.00	58.60	1,975,047	1,695,415	279,632	116.52			
	1887	Mutual.	109,890,057	111,107,125	98.90	260.00	118,274,967	111,566,700	6,708,267	106.00	39.8	34.9	29.2
	1886	Mutual.	104,530,756	105,300,734	99.30	267.00	113,679,962	106,421,129	7,258,833	106.82			
	1885	Mutual.	99,676,094	100,428,306	99.20	272.00	108,431,779	101,488,015	6,943,764	106.83			
	1884	Mutual.	96,965,422	96,491,354	100.50	274.00	103,183,391	97,550,906	6,632,395	106.18			
	1883	Mutual.	94,572,109	93,347,893	101.70	272.00	100,912,245	94,445,638	6,466,607	106.83			
	1882	Mutual.	92,762,986	90,210,431	102.90	274.00	97,746,344	91,221,667	6,524,757	107.10			
	1881	Mutual.	89,618,414	86,824,013	103.10	275.00	94,506,499	87,891,173	6,615,326	107.53			
	1887	Mutual.	40,449,704	38,399,175	105.50	260.00	42,110,662	38,829,317	3,281,345	108.45	21.2	21.8	17.9
	1886	Mutual.	39,091,368	37,164,197	105.10	260.00	40,816,517	37,690,595	3,125,922	108.47			
	1885	Mutual.	38,036,542	36,090,979	105.60	258.00	39,685,995	36,465,690	3,160,359	108.05			
	1884	Mutual.	36,993,198	35,057,273	105.40	258.00	38,607,396	35,474,943	3,132,453	108.63			
	1883	Mutual.	35,704,082	33,982,600	105.00	255.00	37,581,431	34,454,964	3,126,467	109.09			
	1882	Mutual.	34,134,482	32,925,727	103.60	254.00	36,390,972	33,439,412	2,951,560	108.55			
	1881	Mutual.	33,055,863	32,053,676	103.10	252.00	35,718,812	32,816,471	2,902,341	108.84			
	1887	Mutual.	4,260,846	3,645,017	116.90	146.00	4,542,387	3,725,207	817,180	121.94	186.0	211.0	88.0
	1886	Mutual.	3,746,778	3,131,530	119.70	156.00	4,014,627	3,190,893	823,734	125.82			
	1885	Mutual.	3,355,496	2,751,786	121.90	156.00	3,590,296	2,796,759	793,537	125.72			
	1884	Mutual.	3,033,066	2,494,906	125.10	172.00	3,181,162	2,491,948	689,214	127.66			
	1883	Mutual.	2,790,440	2,170,070	128.60	179.00	2,939,290	2,239,276	700,014	131.27			
	1882	Mutual.	2,613,916	1,976,290	132.30	185.00	2,768,288	2,062,186	706,102	134.24			
	1881	Mutual.	2,440,485	1,881,963	137.00	187.00	2,574,934	1,894,934	680,000	133.69			

* Exclusive of increase of capital \$400,000. † Includes "extra reserve on life rate endowment policies," instances to "regular" business only. (-) The minus sign indicates decrease and applies in these

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NET (INVESTED) ASSETS AND RESERVE—GROSS ASSETS, LIABILITIES AND SURPLUS.							GROWTH IN SEVEN YEARS.		
		Cash Guarantee Capital.	Net Interest- bearing Assets, excluding "Items not Admitted."	Reserve, Main Stand- ard, or Net Parent Liability on Total Amount at Risk.	Interest-bearing Assets to each \$100 of Reserve.	Reserve Liability to each \$1000 of Assurance.	Gross Admitted Assets.	Total Liabilities (exclusive of Capital).	Surplus to Policy- holders.	Gross Assets \$ each.	Percentage of Increase in
NEW ENGLAND MUT....1844.	1887	\$	\$	\$	\$	\$	\$	\$	\$	\$	%
	1886	Mutual.	17,548,727	16,215,021	108.20	222.00	10,056,040	16,400,709	2,656,141	116.20	19.5
	1885	Mutual.	16,674,559	15,613,664	106.90	222.00	18,609,151	15,885,546	2,723,606	117.14	
	1884	Mutual.	16,014,343	14,931,639	107.30	231.00	17,831,141	15,203,872	2,627,269	117.31	
	1883	Mutual.	15,506,242	14,382,549	107.70	230.00	17,077,072	14,577,090	2,499,982	117.15	
	1882	Mutual.	15,225,701	13,981,704	108.80	227.00	16,860,156	14,316,738	2,543,418	117.95	
NEW YORK.....1845.	1887	Mutual.	14,707,392	13,593,315	108.10	229.00	16,419,363	13,813,039	2,606,324	118.90	
	1886	Mutual.	14,403,476	13,263,707	108.20	229.00	16,194,637	13,504,726	2,689,911	119.93	
	1885	Mutual.	77,239,551	69,817,491	110.60	*171.00	82,506,354	70,530,296	\$ 11,976,058	116.98	92.0
	1884	Mutual.	69,483,118	62,518,649	111.20	180.00	74,921,027	63,157,551	\$ 11,764,376	118.63	
	1883	Mutual.	61,695,329	56,241,000	109.50	188.00	66,515,406	56,716,230	\$ 9,799,176	117.26	
	1882	Mutual.	55,064,065	51,627,022	108.50	194.00	58,941,739	52,323,582	\$ 6,618,157	112.65	
NORTHWESTERN.....1858.	1887	Mutual.	51,829,593	47,376,847	109.40	206.00	55,222,314	48,045,993	\$ 7,156,321	114.89	
	1886	Mutual.	47,995,139	42,863,190	111.00	220.00	50,550,982	43,478,979	\$ 7,072,012	116.27	
	1885	Mutual.	44,110,884	39,194,616	112.50	232.00	47,044,269	39,825,708	\$ 7,218,561	116.10	
	1884	Mutual.	27,781,918	24,578,587	113.00	167.00	28,836,356	24,889,690	\$ 3,946,666	115.85	57.7
	1883	Mutual.	25,693,359	22,033,289	116.60	173.00	26,048,075	22,310,312	\$ 4,337,763	119.45	
	1882	Mutual.	23,393,662	20,002,647	116.90	181.00	24,238,046	20,331,925	\$ 3,906,122	119.23	

	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869
PENN MUTUAL.....1847.	Mutual.	11,746,390	10,470,186	112.20	173.00	12,582,029	10,818,473	1,763,156	116.30	93.0	106.0	69.0							
	Mutual.	10,650,668	9,533,520	111.20	178.00	11,938,869	9,006,430	2,032,439	120.59										
	Mutual.	9,795,881	8,704,915	111.80	182.00	10,380,497	8,007,093	1,412,594	115.75										
	Mutual.	8,114,498	8,077,409	112.80	185.00	9,644,032	8,381,853	1,262,219	115.00										
	Mutual.	8,388,014	7,426,277	112.90	180.00	8,993,533	7,706,868	1,286,065	110.70										
	Mutual.	7,889,387	6,865,121	114.80	181.00	8,478,457	7,163,275	1,315,182	118.36										
	Mutual.	7,302,136	6,353,869	114.90	187.00	7,858,619	6,608,068	1,290,551	118.93										
PROVIDENT L. AND T....1865.																			
	1,000,000	12,613,341	11,199,105	113.00	196.00	13,466,769	11,286,060	2,180,709	119.32	122.0	140.0	141.0							
	1,000,000	11,188,865	9,797,240	114.30	192.00	11,938,869	9,006,430	2,032,439	120.59										
	1,000,000	9,999,380	8,610,597	115.30	188.00	10,500,242	8,701,185	1,799,057	120.68										
	1,000,000	8,721,474	7,543,134	115.40	180.00	9,140,210	7,605,245	1,543,045	120.30										
	1,000,000	7,824,360	6,658,736	117.50	178.00	8,202,041	6,756,278	1,535,763	122.74										
	893,587	6,826,188	5,788,956	117.70	177.00	7,233,894	5,888,386	1,345,568	122.86										
	500,000	5,675,466	5,060,315	111.40	175.00	6,053,955	5,144,920	909,035	117.67										
PROVIDENT SAVINGS.....1875.																			
	100,000	361,472	122,805	204.10	2.62	371,932	189,895	182,037	195.86	1499.0	1334.0	139.0							
	100,000	274,968	97,331	282.50	2.70	291,379	135,331	156,036	215.32										
	100,000	209,494	79,033	304.50	3.17	224,857	112,033	112,824	200.70										
	100,000	166,469	53,478	311.20	3.82	180,291	68,478	111,813	209.30										
	100,000	146,463	88,664	273.00	12.10	152,752	61,724	91,028	247.57										
	100,000	130,208	56,441	240.70	21.40	143,829	66,637	77,102	215.79										
	100,000	131,276	62,958	217.40	19.70	157,921	66,387	91,534	238.19										
STATE MUTUAL.....1845.																			
	Mutual.	4,383,027	3,801,858	115.30	163.00	4,628,170	3,816,993	791,177	120.73	127.0	158.0	66.0							
	Mutual.	3,966,241	3,407,361	116.30	162.00	4,186,241	3,415,161	771,080	122.58										
	Mutual.	3,637,808	3,109,488	117.00	169.00	3,888,926	3,109,488	777,438	123.00										
	Mutual.	3,321,674	2,827,648	117.40	179.00	3,549,301	2,827,648	771,053	123.52										
	Mutual.	3,066,597	2,611,398	117.60	182.00	3,301,788	2,637,398	664,390	125.22										
	Mutual.	2,868,874	2,418,561	118.50	202.00	3,099,249	2,452,804	646,445	126.33										
	Mutual.	2,711,259	2,273,999	119.40	210.00	2,971,511	2,322,408	649,103	128.00										

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* These ratios computed on reinsurance reserve proper, i. e., exclusive of annuity fund ranging from (1881) \$4,366,305 to (1887) \$9,074,120, and averaging about four times that of all other companies combined.
† Assurance in force in 1880 only \$2,927,770, and income correspondingly small.
‡ Exclusive of increase of capital \$500,000.
§ Includes (contingent) surplus ranging from (1881) \$4,054,444 to (1887) \$5,115,721.
|| Includes increase of capital \$206,413.
¶ Includes ordinary surplus on contract policies, aggregating (1883-87) \$374,538.

TABLE A.—BUSINESS AND FINANCIAL EXHIBIT—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NET (INVESTED) ASSETS AND RESERVE—GROSS ASSETS, LIABILITIES AND SURPLUS.										GROWTH IN SEVEN YEARS.		
		Cash Guarantee Capital.	Net Interest- bearing Assets, excluding "Items not Admitted."	Reserve, Mass. Stand- ard, or Net Present Liability on Total Amount at Risk.	Interest-bearing Assets to each \$100 of Reserve.	Reserve Liability to each \$1000 of Assurance.	Gross Admitted Assets.	Total Liabilities (exclusive of Capital).	Surplus to Policy- holders.	Gross Assets to each \$100 of Liabilities.	Percentage of Increase in			
											Assurance in Force.	Income.	Assets.	
TRAVELERS *.....1864.	1887	Surplus.	\$ 7,440,622	\$ 6,712,923	110.90	\$ 178.00	\$ 7,734,389	\$ 6,759,454	\$ 974,935	\$ 111.47	% 98.0	% 122.0	% 40.0	
	1886	Surplus.	7,746,036	6,043,899	112.60	177.00	7,094,241	6,096,389	937,852	115.36				
	1885	Surplus.	6,952,085	5,455,059	111.40	183.00	6,293,033	5,476,424	822,609	115.00				
	1884	Surplus.	5,462,016	4,945,241	110.90	181.00	5,698,450	4,981,816	716,634	114.38				
	1883	Surplus.	5,045,335	4,513,845	112.20	181.00	5,247,986	4,589,340	658,646	114.36				
	1882	Surplus.	4,554,053	4,083,969	112.00	180.00	4,778,396	4,148,735	629,661	115.17				
	1881	Surplus.	4,224,546	3,740,067	113.40	182.00	4,426,129	3,860,326	625,803	116.38				
UNION MUTUAL.....1840.	1887	Mutual.	5,820,348	5,605,923	103.90	217.00	6,013,523	5,697,922	315,601	105.54	3.0	-11.3	-9.3	
	1886	Mutual.	5,864,936	5,616,356	104.40	223.00	6,119,708	5,739,260	380,448	106.63				
	1885	Mutual.	5,879,592	5,654,752	104.00	230.00	6,109,619	5,737,861	371,758	106.18				
	1884	Mutual.	5,967,726	5,710,821	104.50	235.00	6,311,402	5,918,495	392,997	106.04				
	1883	Mutual.	5,923,392	5,750,823	103.00	235.00	6,229,684	5,844,068	385,616	106.61				
	1882	Mutual.	6,093,626	5,772,661	104.50	235.00	6,260,679	5,899,096	361,583	106.14				
	1881	Mutual.	6,018,489	5,809,225	103.60	242.00	6,247,333	5,906,432	340,901	105.77				
UNITED STATES.....1850.	1887	440,000	5,366,399	5,070,722	105.80	218.00	5,681,494	5,086,842	594,652	116.89	39.2	13.4	† 7.3	
	1886	440,000	5,215,878	4,909,399	106.20	235.00	5,586,630	4,934,269	652,361	113.22				
	1885	440,000	5,087,111	4,803,992	105.90	240.00	5,425,264	4,839,663	585,601	112.10				
	1884	440,000	4,954,791	4,733,059	104.70	241.00	5,154,412	4,765,037	389,375	108.17				
	1883	440,000	5,031,405	4,691,955	107.20	246.00	5,226,429	4,761,743	464,686	109.65				
	1882	440,000	4,934,249	4,566,306	108.00	268.00	5,088,150	4,612,302	475,848	110.38				
	1881	250,000	4,704,066	4,428,742	106.20	267.00	4,995,086	4,422,205	512,881	111.45				

VERMONT.....1869.		1887	100,000	300,733	240,971	184.90	153.00	330.890	249,971	80,919	132.37	73.0	57.0	49.4
		1886	100,000	284,734	213,231	133.70	150.00	311,801	217,971	94,570	143.52			
		1885	100,000	274,322	199,119	137.70	143.00	296,135	201,150	94,085	147.26			
		1884	100,000	256,880	186,704	137.40	131.00	274,205	187,204	86,971	146.44			
		1883	100,000	238,438	164,365	145.00	120.00	255,608	155,365	90,243	154.53			
		1882	100,000	227,991	141,765	120.00	124.00	239,787	144,765	95,028	165.61			
		1881	100,000	216,132	131,555	104.30	127.00	228,363	135,555	94,828	168.05			
WASHINGTON .....1860.		1887	125,000	8,326,457	8,284,187	100.50	210.00	8,807,479	8,314,822	402,647	105.93	68.5	54.5	51.4
		1886	125,000	7,775,147	7,693,871	101.00	210.00	8,231,139	7,762,293	468,837	102.04			
		1885	125,000	7,301,912	7,231,145	101.80	213.00	7,771,775	7,292,852	476,923	100.57			
		1884	125,000	6,852,588	6,810,718	100.60	204.00	7,273,690	6,917,451	350,199	105.15			
		1883	125,000	6,559,600	6,449,704	101.70	202.00	6,978,607	6,597,791	450,816	108.91			
		1882	125,000	6,055,635	5,983,340	101.20	204.00	6,534,465	6,095,399	499,136	108.27			
		1881	125,000	5,768,366	5,568,349	103.90	215.00	6,191,887	5,697,050	494,837	108.69			

* Purely stock company, the amount of capital (\$600,000) appearing in connection with accident department. † Capital stock increased \$100,000 by conversion of scrip.
 ‡ Exclusive of increase of capital stock \$100,000. (—) The minus sign indicates decrease.

TABLE B.—REVENUE AND ITS APPORTIONMENT AS RELATES TO THE COST OF ASSURANCE.

(For continuation of this table see page 510.)

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INCOME.			INTEREST RATIO.		OUTGO (COST-FACTORS ONLY).				Combined Outgo repre- senting Normal or Net Cost of Assurance per \$1000.	Matured Endowments, Cash Surrender Values and Reserve.
		Premium Receipts.	To Each \$1000 As- sured, or Average Premium (Assurance and Endowment).	Interest, Rents, Profits, etc.	Total Income to Each \$1000 Assured.	Mean Invested Assets, to Interest, etc., to Premium Reserve.	Interest, etc., to Net Premium Reserve.	Death Claims Paid (including Dividend Additions).	To Each \$1000 Assured.	Expenses and Taxes (including Net Cost of Capital)	To Each \$1000 Assured.	
ETNA 1850.	1887	3,201,345	32.90	\$ 1,600,368	49.60	% 5.30	% 5.71	\$ 1,514,676	15.60	\$ 688,741	7.10	\$ 21.50
	1886	3,030,012	32.70	1,600,619	50.30	5.40	5.90	1,383,605	15.00	619,020	7.00	20.40
	1885	2,845,491	32.40	1,734,383	52.20	5.85	6.41	1,390,768	15.80	608,397	6.90	19.00
	1884	2,688,320	31.80	1,601,908	50.60	5.33	5.78	1,265,407	14.90	545,410	6.40	21.60
	1883	2,719,350	32.00	1,700,372	52.70	5.76	6.23	1,248,673	14.70	578,976	6.80	24.20
	1882	2,519,437	30.40	1,513,789	48.60	5.77	6.22	1,106,937	13.30	548,945	6.60	19.60
	1881	2,388,492	29.90	1,443,384	47.90	5.67	6.11	1,231,680	15.40	568,179	7.10	15.70
Aggregates and mean ratios..		19,392,897	31.70	11,292,823	50.30	5.58	6.05	9,142,006	15.00	4,185,648	6.80	20.40
BERKSHIRE 1851.	1887	753,365	38.30	186,273	47.80	5.02	* 5.46	185,572	9.40	177,525	9.00	22.90
	1886	705,795	39.50	186,241	53.00	5.13	5.59	185,276	10.40	166,624	9.30	24.10
	1885	669,115	41.30	190,099	53.00	5.23	5.69	183,493	11.30	153,115	9.50	26.90
	1884	597,544	39.90	190,690	52.50	5.14	5.60	168,100	11.20	138,032	9.30	25.30
	1883	586,299	41.10	194,067	54.90	5.00	5.65	194,935	13.80	137,188	9.70	27.20
	1882	523,344	40.30	191,995	55.00	5.43	6.09	178,553	12.50	114,240	8.80	21.80
	1881	490,823	39.00	241,652	59.10	5.94	6.54	104,686	8.40	108,290	8.70	28.90
Aggregates and mean ratios..		4,320,286	40.00	1,381,258	53.20	5.27	5.80	1,200,555	11.10	996,314	9.20	25.30
CONNECTICUT GENERAL. 1865.	1887	201,006	27.60	91,820	40.20	5.85	* 6.38	64,102	8.80	67,416	8.20	17.80
	1886	182,522	27.50	86,684	40.40	5.61	6.20	74,019	11.00	56,551	8.40	15.80
	1885	169,259	26.20	81,764	38.90	5.75	6.15	60,425	9.40	58,089	9.00	18.60
	1884	162,311	25.60	76,631	37.70	5.61	5.76	55,453	8.70	59,057	9.50	14.00
	1883	158,080	25.00	95,586	41.80	5.67	5.83	90,593	14.90	51,520	8.90	14.90
	1882	148,590	25.40	74,383	38.00	5.76	5.86	65,666	11.20	54,339	20.50	15.30
	1881	143,826	25.20	68,607	37.30	5.40	5.40	73,391	12.90	57,423	10.10	10.30
Aggregates and mean ratios..		1,165,604	26.20	575,469	39.20	5.66	5.94	483,699	11.00	404,486	9.10	20.10

CONNECTICUT MUTUAL, 1846.										
1887	4,422,465	30,30	3,042,897	48.20	5.06	5.48	3,058,734	20.30	a 993,682	25.60
1886	4,464,544	20.70	2,960,463	48.20	4.95	5.33	2,819,244	18.00	a 1,011,268	24.50
1885	4,542,265	30.00	3,158,948	40.10	5.20	5.18	3,165,604	20.00	a 1,101,927	20.80
1884	4,707,437	30.90	3,794,577	48.20	5.05	5.30	2,752,375	18.10	a 987,539	25.50
1883	4,829,098	31.10	3,041,125	49.50	5.13	5.46	3,178,774	20.40	a 1,045,162	25.90
1882	4,998,029	31.90	2,761,061	48.40	4.96	5.23	2,105,318	16.00	a 1,055,318	21.80
1881	5,238,812	33.00	2,921,954	50.40	5.54	5.84	2,896,276	18.20	a 1,132,077	24.30
Aggregates and mean ratios.										
1887	33,202,650	30.80	20,631,025	48.90	5.13	5.47	20,372,046	19.00	7,326,973	24.60
1886	19,115,775	39.60	4,125,074	48.10	5.58	* 6.26	5,129,515	10.60	4,070,644	8.40
1885	16,272,155	39.50	3,601,578	48.30	5.51	6.12	4,895,273	11.90	3,422,379	8.30
1884	13,031,330	37.70	3,122,374	46.40	5.37	5.98	4,071,040	11.40	2,865,571	19.50
1883	10,727,548	38.90	2,972,150	48.50	5.65	6.30	3,596,759	11.60	2,383,162	7.70
1882	8,922,309	39.00	2,743,073	48.90	5.46	6.00	3,042,105	11.10	2,100,833	7.60
1881	7,712,807	38.50	2,958,802	51.10	5.55	6.07	2,766,358	11.00	1,877,977	8.10
Aggregates and mean ratios.										
1887	88,243,663	38.80	21,897,750	48.80	5.52	6.10	26,124,264	11.70	18,489,631	18.70
1886	1,780,775	40.80	641,462	55.70	5.07	* 5.06	710,598	16.30	d 386,657	25.20
1885	1,749,369	41.80	658,778	57.60	5.11	5.06	602,691	14.40	d 377,044	23.70
1884	1,614,802	40.40	561,775	54.40	5.28	5.21	689,825	17.20	d 381,876	20.10
1883	1,561,660	40.00	525,795	53.50	5.17	5.08	632,269	16.20	d 381,056	21.30
1882	1,491,567	39.20	508,702	52.60	5.24	4.13	593,137	15.50	d 372,855	20.10
1881	1,361,651	36.90	484,245	50.00	5.22	5.11	637,055	17.30	d 329,882	19.10
Aggregates and mean ratios.										
1887	10,876,430	37.10	456,964	50.00	5.11	5.06	533,231	15.00	d 337,049	20.10
1886	3,837,691	39.50	3,837,691	53.40	5.17	5.10	4,398,806	16.00	2,567,329	25.30
1885	756,817	34.80	206,831	48.30	5.25	* 6.03	288,447	13.30	206,117	18.70
1884	680,841	35.00	384,896	54.80	4.99	5.73	336,059	17.30	200,239	19.10
1883	600,238	33.70	230,019	47.00	4.54	5.20	227,388	12.80	177,910	16.80
1882	569,353	33.20	257,454	48.40	5.02	5.91	240,051	14.10	165,022	20.80
1881	546,475	34.30	260,506	47.70	5.13	6.16	205,921	12.20	175,109	14.40
1880	498,835	31.80	257,239	48.30	5.20	6.22	193,111	12.30	154,099	17.90
1881	454,728	30.30	259,804	47.70	5.41	6.60	188,739	12.60	143,053	15.60
Aggregates and mean ratios.										
1887	4,101,287	33.00	1,952,749	48.90	5.08	5.99	1,679,716	13.50	1,241,549	23.50

* See explanatory notes as to computation of these ratios. from "expenses and taxes," expense ratio. a Include items "expense on real estate," which have been deducted from "rents," in computing interest ratios, and from "expenses and taxes," expense ratio. d Includes industrial expense.

TABLE B.—REVENUE AND ITS APPORTIONMENT AS RELATES TO THE COST OF ASSURANCE—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INCOME.			INTEREST RATIOS.		OUTGO (Cost-Factors Only).				Combined Outgo representing Normal or Net Cost of Assurance per \$1000.	Matured Endowments, Cash Surrender Values, and Reserve.
		Premium Receipts.	To Each \$1000 Assured, or Average Premium (Assurance and Endowment).	Interest, Reals, Profit, etc.	Total Income to Each \$1000 Assured.	Mean Invested Assets, to Interest, etc., to Net Premium Reserve.	Death Claims Paid (Including Dividend Additions).	To Each \$1000 Assured.	Expenses and Taxes (Including Net Cost of Capital).	To Each \$1000 Assured.		
JOHN HANCOCK 1862.....1862.	1887	\$ 1,031,845	\$ 31.30	\$ 166,134	\$ 36.40	% 5.87	\$ 357,002	\$ 11.10	\$ 522,200	\$ 15.00	\$ 27.00	\$
	1886	815,750	30.40	168,817	37.00	5.52	300,938	11.50	493,571	15.00	27.00	.....
	1885	647,143	30.10	159,175	37.00	5.71	221,266	10.30	351,194	14.70	26.00	.....
	1884	547,058	30.60	137,007	38.20	5.73	200,400	11.50	361,145	14.60	26.10	.....
	1883	472,242	30.00	135,597	38.50	5.46	175,438	11.10	221,385	14.00	25.50	.....
	1882	415,537	28.60	145,358	38.60	5.53	194,053	13.30	187,681	13.00	24.90	.....
	1881	346,887	25.30	169,639	37.70	6.83	161,606	11.80	180,042	13.10	24.90	.....
Aggregates and mean ratios..		4,276,462	29.50	1,082,007	37.70	5.82	1,622,763	11.50	2,091,308	14.30	25.80	....
MANHATTAN.....1850.	1887	1,264,397	32.40	573,789	47.10	5.05	779,261	20.00	4,447,136	10.80	30.00	11.90
	1886	1,141,836	31.50	530,214	46.10	4.71	716,204	19.80	4,356,601	9.20	29.00	12.40
	1885	1,038,633	30.10	551,350	46.10	4.51	710,200	19.60	4,306,364	8.10	28.70	11.10
	1884	1,035,624	30.50	549,401	46.60	4.83	666,731	17.80	4,332,263	8.50	26.30	15.70
	1883	1,028,422	30.50	627,628	49.60	5.35	687,171	20.80	4,311,038	8.20	29.00	11.60
	1882	1,013,921	31.10	620,811	50.00	5.57	532,664	16.30	4,395,997	8.10	24.40	15.80
	1881	1,002,796	31.10	579,446	49.00	5.42	573,465	17.80	4,281,412	7.70	25.50	14.30
Aggregates and mean ratios..		7,595,629	31.00	4,022,639	47.90	5.06	4,605,935	19.00	2,340,744	8.70	27.70	13.30
MASSACHUSETTS MUT...1851.	1887	1,434,458	31.40	417,486	40.00	4.68	525,311	11.60	4,419,330	8.30	19.90	13.00
	1886	1,312,126	31.10	420,560	40.70	4.66	495,095	12.00	4,398,875	8.30	20.30	15.00
	1885	1,201,590	31.60	412,272	40.80	4.75	387,408	10.20	4,390,746	8.70	18.90	12.70
	1884	1,048,920	30.20	420,820	40.90	5.27	339,778	9.20	4,339,943	8.30	18.10	26.00
	1883	941,187	28.60	428,255	40.30	5.68	434,343	13.20	4,309,681	8.10	21.30	12.80
	1882	855,637	28.10	401,028	39.50	5.30	402,354	13.20	4,275,664	7.90	20.50	12.20
	1881	831,044	27.70	413,859	39.50	5.65	409,715	13.60	4,276,144	7.50	21.10	12.20
Aggregates and mean ratios..		7,625,901	29.80	2,914,260	40.20	5.14	2,995,004	11.90	2,412,383	8.10	20.00	15.00

METROPOLITAN†.....1866.

1867	5,618,767	37.00	210,947	38.40	5.15	4.13	2,098,936	13.80	2,437,338	16.00	20.80
1866	4,438,096	35.70	155,298	37.00	5.13	3.53	1,506,514	12.60	1,925,778	15.50	28.10
1865	3,415,595	35.40	114,353	36.60	4.95	3.04	1,279,045	13.30	1,616,118	16.70	30.00
1864	2,811,816	31.20	104,122	37.50	5.17	3.41	970,590	12.50	1,522,755	19.60	32.10
1863	1,975,793	36.80	106,916	38.90	5.83	4.72	691,659	10.00	1,161,991	18.30	28.90
1862	1,246,515	28.80	107,753	31.30	6.93	6.01	369,314	8.50	725,033	16.80	25.30
1861	859,057	31.40	117,082	35.70	6.83	6.88	268,811	9.80	477,769	17.50	27.30

Aggregates and mean ratios.

1867	20,365,479	33.70	916,471	35.60	5.61	4.53	7,185,449	11.50	9,866,796	17.20	28.70
1866	17,110,922	40.00	6,009,021	54.10	5.44	5.25	7,107,260	16.60	3,649,514	8.50	25.10
1865	15,624,721	39.70	5,529,456	53.70	5.39	5.25	5,492,990	13.90	3,101,417	7.90	21.80
1864	14,768,922	40.00	5,446,052	54.80	5.54	5.42	5,020,024	16.00	2,487,920	6.70	22.70
1863	13,590,458	39.30	5,345,060	54.30	5.47	5.44	5,226,821	14.90	2,003,280	5.70	20.60
1862	13,457,928	39.20	5,049,964	53.10	5.36	5.40	5,095,795	14.90	1,046,937	5.70	20.60
1861	12,145,593	39.60	5,076,766	54.40	5.57	5.64	4,743,153	14.40	1,881,247	5.70	20.10
1860	12,196,625	38.60	5,051,492	54.60	5.72	5.81	4,460,266	14.10	1,913,267	6.10	20.20

Aggregates and mean ratios.

1867	99,864,929	39.50	37,375,811	54.10	5.50	5.45	38,046,189	15.00	16,982,952	6.60	21.63
1866	4,808,237	32.70	2,256,429	48.00	5.67	5.99	2,678,056	18.20	885,813	6.00	24.20
1865	4,590,663	32.30	2,072,324	46.80	5.37	5.38	2,711,440	18.90	852,242	6.00	24.90
1864	4,461,122	32.00	1,862,716	45.40	4.95	5.15	2,383,861	17.10	796,882	5.70	22.80
1863	4,247,965	32.00	1,779,218	45.10	4.86	5.07	2,169,273	16.00	749,677	5.50	21.50
1862	4,159,771	31.20	2,072,629	46.80	5.25	5.41	2,169,085	16.40	601,742	5.20	21.60
1861	4,043,812	31.20	1,993,987	46.60	5.39	5.50	2,357,168	18.20	685,459	5.30	23.50
1860	4,000,922	32.20	1,812,921	46.40	5.49	5.62	2,169,863	17.20	695,322	5.50	22.70

Aggregates and mean ratios.

1867	30,451,872	31.90	13,859,224	46.40	5.29	5.46	16,680,676	17.40	5,357,177	5.60	23.00
1866	954,395	38.30	233,143	47.70	5.48	6.02	212,171	8.50	225,239	9.00	17.50
1865	725,216	36.30	187,030	45.60	5.27	5.97	177,432	8.90	177,867	8.90	17.80
1864	602,532	36.70	170,724	47.00	5.33	6.20	137,954	8.30	152,006	9.20	17.50
1863	506,186	35.90	162,707	47.40	5.59	6.71	158,005	11.20	120,956	9.00	20.20
1862	416,585	34.40	149,010	46.70	5.52	6.67	174,707	14.40	87,901	7.30	21.70
1861	347,180	34.00	131,044	44.30	5.18	6.63	124,772	11.70	64,491	6.00	17.70
1860	293,481	30.80	128,897	44.40	5.44	7.23	84,619	8.90	59,174	6.20	15.10

Aggregates and mean ratios.

1867	3,845,585	34.90	1,162,564	46.20	5.40	6.52	1,069,420	10.30	893,694	7.90	18.20
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* See explanatory notes as to computation of these ratios. † All figures include industrial business. ‡ Include items "expense on real estate," which have been deducted from "rents," in computing interest ratios, and from "expenses and taxes," expense ratios.

TABLE B.—REVENUE AND ITS APPORTIONMENT AS RELATES TO THE COST OF ASSURANCE—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INCOME.			INTEREST RATIOS.		OUTGO (Cost-Factors Only).				Combined Outgo repre- senting Normal or Net Cost of Assurance per \$100.	Matured Endowments, Cash Surrender Values
		Premium Receipts.	To Each \$1000 As- sured, or Average Premium (Assurance and Redemption).	Interest, Rents, Profits, etc.	Total Income to Each \$1000 Assured.	Mean Invested Assets, Interest, etc., to Premium Reserve.	Death Claims Paid (Including Dividend Additions).	To Each \$1000 Assured.	Expenses and Taxes (Including Net Cost of Capital).	To Each \$1000 Assured.		
NEW ENGLAND.....1844.	1887	2,337,007	33.50	1,048,906	48.40	5.45	1,016,322	14.60	438,764	6.30	20.00	22.07
	1886	2,111,776	32.90	944,109	46.90	5.53	1,035,443	15.40	457,583	6.40	21.80	17.00
	1885	2,111,431	32.70	931,352	47.10	5.69	1,099,450	17.20	460,677	6.30	23.30	14.07
	1884	2,003,658	32.00	862,989	45.80	5.36	1,075,320	17.20	394,726	6.30	23.50	14.06
	1883	1,961,319	31.50	995,883	47.90	5.58	998,184	16.20	381,787	6.20	22.40	17.17
	1882	1,824,588	30.80	830,019	44.80	5.56	1,004,869	17.00	360,504	6.10	23.10	14.40
Aggregates and mean ratios..	1881	1,703,044	29.50	848,929	44.20	5.83	873,779	15.10	376,498	6.50	21.60	12.00
		14,152,823	31.80	6,454,187	46.40	5.57	7,103,167	16.10	2,788,539	6.30	22.40	16.10
NEW YORK.....1845.	1887	17,826,822	46.20	3,763,953	55.20	5.08	3,916,997	10.90	4,200,314	11.70	22.60	25.50
	1886	15,160,469	45.90	3,671,200	56.30	5.05	2,757,026	9.10	3,182,977	10.20	19.30	24.80
	1885	12,480,848	44.50	3,424,293	55.90	5.49	2,999,110	11.50	2,639,646	9.90	21.40	17.30
	1884	10,959,363	43.20	2,873,369	53.70	5.32	2,257,176	9.80	2,522,612	10.60	20.40	28.40
	1883	10,530,940	43.90	2,676,592	55.30	5.35	2,263,092	11.40	2,253,985	10.60	22.00	22.90
	1882	8,730,871	42.40	2,703,273	56.60	5.53	1,955,292	11.40	1,785,828	9.80	21.20	24.30
Aggregates and mean ratios..	1881	7,834,378	40.40	2,498,567	55.10	5.57	2,013,203	13.30	1,475,695	8.90	22.20	21.30
		83,593,761	43.80	21,671,357	55.40	5.31	18,161,906	11.10	18,120,058	10.20	21.30	23.50
NORTHWESTERN .....1858.	1887	5,220,953	35.40	1,639,166	46.50	6.13	1,416,393	9.60	1,204,645	8.20	17.80	21.50
	1886	4,416,469	34.60	1,454,368	46.00	5.92	1,000,569	7.80	1,068,588	8.40	16.20	20.00
	1885	3,785,045	34.20	1,319,185	46.10	5.84	1,040,504	9.50	851,183	7.70	17.20	18.30
	1884	3,376,776	32.20	1,270,106	47.10	6.05	860,267	8.80	753,742	7.60	16.40	19.40
	1883	3,009,212	32.70	1,200,001	45.80	6.08	984,466	10.70	719,109	7.80	18.50	17.00
	1882	2,600,148	31.40	1,175,690	45.60	6.30	859,684	10.30	684,397	8.20	18.50	16.00
Aggregates and mean ratios..	1881	2,179,568	29.30	1,194,571	45.30	6.63	816,936	11.00	602,918	8.10	19.10	16.80
		24,608,185	33.10	9,262,027	46.10	6.14	6,986,759	9.70	5,884,572	8.00	17.70	18.90

PENN MUTUAL.....1847.	1887	2,341,497	38.40	658,774	49.20	5.72	6.12	594,485	9.80	538,748	8.80	18.60	27.80
	1886	2,058,169	38.90	650,686	50.30	5.57	5.95	624,948	11.80	488,417	9.10	20.90	18.80
	1885	1,826,701	38.10	543,513	49.40	5.62	5.97	606,450	14.50	374,800	8.70	23.20	15.00
	1884	1,624,314	37.30	497,958	48.60	5.53	5.99	597,666	11.50	374,800	8.50	20.00	20.90
	1883	1,595,800	36.30	463,568	47.40	5.37	5.88	612,418	14.80	346,989	8.40	23.20	17.40
	1882	1,315,379	34.50	496,600	47.40	5.70	6.40	468,715	12.30	312,906	8.20	20.50	17.70
	1881	1,190,143	34.40	412,380	46.30	5.66	6.34	493,593	14.20	289,660	8.40	22.60	15.20
	Aggregates and mean ratios.	11,880,003	36.70	3,723,419	48.40	5.96	6.09	4,006,399	12.70	2,768,694	8.60	21.30	19.00
	PROVIDENT L. AND T....1865.	2,231,181	39.00	555,805	49.60	5.09	4.96	389,973	6.80	418,440	7.30	14.10	28.10
	1886	1,946,690	38.20	510,824	48.20	5.24	5.11	366,482	7.80	345,155	6.80	14.60	24.20
Aggregates and mean ratios.	1885	1,778,944	38.90	440,403	48.60	5.27	5.09	364,182	6.40	397,079	6.50	12.90	25.30
	1884	1,599,074	38.40	394,536	47.80	5.34	5.15	370,304	8.80	295,895	7.10	15.90	27.10
	1883	1,420,619	37.40	340,115	46.50	5.27	5.05	276,290	7.40	255,959	6.80	14.20	24.90
	1882	1,254,991	38.30	307,599	47.70	5.40	5.19	303,703	9.20	217,521	6.60	15.80	26.30
	1881	1,117,266	38.50	223,117	46.10	4.58	4.39	240,875	8.30	198,384	6.80	15.10	24.10
	Aggregates and mean ratios.	11,331,304	38.40	2,772,344	47.80	5.17	4.99	2,277,809	7.80	2,039,260	6.90	14.70	25.80
	PROVIDENT SAVINGS.....1875.	989,417	21.10	12,897	21.37	4.05	*10.49	321,407	6.90	217,858	4.60	11.50	1.47
	1886	628,827	18.00	8,690	18.26	3.56	2.37	203,218	5.60	153,837	4.30	9.90	1.56
	1885	360,018	14.35	6,225	14.60	3.31	7.89	142,619	5.70	104,723	4.20	9.90	1.80
	1884	167,804	11.95	5,300	12.34	3.39	9.91	70,311	5.00	59,707	4.30	9.30	.44
Aggregates and mean ratios.	1883	79,339	11.30	4,955	12.01	3.59	9.60	25,713	3.70	54,107	7.70	11.40	-1.69
	1882	59,346	22.50	4,997	24.34	3.75	6.51	28,511	10.80	36,073	13.70	24.50	4.84
	1881	62,495	19.58	13,735	23.90	2.95	3.90	22,417	7.00	35,605	11.20	18.20	8.00
	Aggregates and mean ratios.	2,368,146	16.97	56,649	18.12	3.51	7.24	814,196	6.40	661,990	7.10	13.50	2.35
	STATE MUTUAL.....1845.	898,116	38.40	203,124	47.10	4.87	5.34	221,687	9.50	193,479	8.30	17.80	22.40
	1886	708,340	38.00	189,539	47.00	4.06	5.53	236,867	11.30	164,822	7.90	19.20	22.10
	1885	694,555	37.80	226,356	49.70	4.95	5.54	218,621	11.90	155,308	8.40	20.20	19.80
	1884	572,130	36.10	172,587	47.30	5.09	5.75	167,744	10.60	136,833	8.00	18.60	18.40
	1883	407,137	32.90	143,751	43.00	4.84	5.50	126,969	9.00	111,866	7.90	16.00	18.70
	1882	382,871	31.90	118,198	41.70	4.23	4.66	109,105	9.00	81,921	6.80	15.80	19.40
Aggregates and mean ratios.	1881	339,681	30.60	128,732	42.60	4.86	5.66	124,422	11.50	67,816	6.30	17.80	10.90
	Aggregates and mean ratios.	4,143,890	35.10	1,176,287	45.50	4.83	5.46	1,205,415	10.40	902,075	7.70	18.10	18.80

* See explanatory notes as to computation of these ratios. † The annuity receipts of this company, which are several times larger than those of all other companies combined (see A. V. Reports), are deducted from premium income in computing average premiums and other subjective ratios, while expense thereon, assumed at 7½ per cent, is deducted from gross expenses in computing the several expense ratios. ‡ The very considerable proportion of risks maturing annually as endowments, together with a low average age of membership, accounts measurably for what would otherwise appear an abnormally light loss ratio. c Exclusive of earnings of invested capital, the latter belonging to the trust business excepting as regards security to policyholders. § Low loss ratio due to comparatively recent date of larger portion of business.

TABLE B.—REVENUE AND ITS APPORTIONMENT AS RELATES TO THE COST OF ASSURANCE—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INCOME.			INTEREST RATIOS.		OUTGO (Cost-Factors Only).				Combined Outgo repre- senting Normal or Net Cost of Assurance per \$1000	Matured Endowments, Cash Surrender Values, and Reserve.
		Premium Receipts.	To Each \$1000 As- sured, or Average Premium (Assurance and Endowment).	Interest, Rents, etc.	Total Income to Each \$1000 Assured.	Interest, etc., to Net Premium Reserve.	Death Claims Paid (Including Dividend Additions).	To Each \$1000 Assured.	Expenses and Taxes (Including Net Cost of Capital).	To Each \$1000 Assured.		
TRAVELERS +.....1864.	1887	1,099,498	29.10	410,004	40.00	5.78	337,412	8.90	254,711	6.70	15.60	24.00
	1886	963,367	28.80	437,381	41.00	6.66	311,606	9.10	249,912	7.10	16.20	21.00
	1885	846,298	28.40	343,454	40.00	5.66	267,671	9.00	213,795	7.20	16.20	21.00
	1884	758,741	27.80	313,618	39.30	5.75	243,743	8.90	194,535	7.10	16.00	21.20
	1883	660,008	26.40	331,623	39.70	5.17	234,511	9.30	167,097	6.70	16.00	22.50
	1882	583,742	25.60	263,714	37.20	5.84	179,504	7.60	152,266	6.70	14.30	22.70
Aggregates and mean ratios..	1881	570,121	26.50	249,335	40.00	5.95	148,125	7.40	133,135	6.60	14.00	21.60
		5,501,795	27.80	2,349,139	39.80	5.83	1,713,572	8.60	1,354,401	6.90	15.50	22.10
UNION MUTUAL.....1849.	1887	688,397	26.70	266,548	38.20	4.37	458,952	17.80	267,351	11.10	28.90	9.70
	1886	676,956	26.00	263,941	37.30	4.25	365,223	14.10	279,014	11.10	28.20	9.40
	1885	668,998	27.20	361,057	41.90	6.39	469,409	19.00	270,954	11.00	30.00	10.50
	1884	718,179	29.60	267,444	40.60	4.50	480,506	11.90	277,087	11.40	23.30	14.40
	1883	710,580	29.00	301,499	41.30	4.45	397,168	16.20	266,667	10.90	27.10	10.10
	1882	724,341	29.80	258,716	40.30	4.29	393,936	13.40	268,221	10.90	24.30	12.20
Aggregates and mean ratios..	1881	695,750	29.00	278,228	40.60	4.40	466,626	20.70	273,312	11.40	32.10	4.20
		4,891,071	28.30	2,028,033	40.00	4.62	2,797,120	16.20	1,993,206	11.10	27.30	10.00
UNITED STATES.....1850.	1887	745,459	31.70	276,000	43.60	4.91	367,731	15.70	318,425	13.60	29.30	16.80
	1886	685,035	32.50	283,013	45.90	4.52	336,765	16.00	288,897	13.70	29.70	13.10
	1885	666,389	33.00	256,929	45.80	5.11	305,364	15.30	279,738	13.90	29.70	6.80
	1884	656,359	33.20	266,824	46.60	5.14	340,679	17.20	295,733	14.90	32.10	15.40
	1883	624,324	34.00	271,594	48.10	5.45	252,027	13.10	301,379	15.70	28.80	17.60
	1882	556,967	32.50	402,472	55.90	5.48	288,718	16.80	245,028	14.30	31.10	24.80
Aggregates and mean ratios..	1881	553,669	33.20	256,199	48.50	5.38	368,894	22.10	254,984	15.30	37.40	13.10
		4,512,222	32.90	2,014,971	47.80	5.23	2,263,218	16.60	1,984,184	14.50	31.10	15.90

VERMONT.....1869.	51,710	38.50	18,844	44.40	6.45	*5.33	15,107	9.50	28,022	17.60	27.10	24.50
1886	48,096	33.80	18,246	46.70	6.53	7.15	14,650	10.30	18,431	13.00	23.30	21.90
1885	51,181	36.50	15,027	47.20	5.66	6.04	15,500	11.10	17,495	12.40	23.50	21.90
1884	48,870	30.90	16,071	41.10	6.49	5.30	8,000	6.80	16,302	11.30	17.50	23.90
1883	40,728	29.40	12,917	38.50	5.52	4.21	16,612	11.90	14,435	10.40	22.30	17.80
1882	34,618	30.00	12,293	40.80	5.54	4.43	4,295	3.70	14,933	13.00	16.70	19.80
1881	26,150	24.90	11,956	36.30	5.59	4.51	15,516	14.80	12,955	12.40	27.20	12.60
Aggregates and mean ratios.	295,353	31.00	105,354	42.10	5.97	5.29	90,580	9.50	122,463	12.90	22.50	19.80
WASHINGTON.....1860.	1,654,211	41.90	420,820	52.50	5.19	4.04	510,595	12.90	396,992	10.00	22.00	24.80
1886	1,508,699	41.20	407,118	52.40	4.02	4.73	518,486	14.20	334,504	9.10	23.30	25.30
1885	1,392,483	40.90	453,975	54.30	5.68	5.47	431,369	12.70	316,122	9.30	22.00	24.40
1884	1,434,332	43.00	341,002	53.20	5.08	4.88	412,621	12.10	312,219	10.40	22.50	26.50
1883	1,347,955	42.10	446,998	56.10	5.34	5.09	331,678	10.40	327,574	10.20	20.60	29.80
1882	1,278,001	43.50	351,969	55.40	5.46	5.26	457,930	15.60	296,074	10.10	25.70	21.90
1881	1,119,031	43.20	318,386	55.50	5.61	5.51	309,850	12.00	212,019	8.20	20.20	29.90
Aggregates and mean ratios.	9,734,712	42.30	2,740,268	54.20	5.33	5.13	2,972,549	12.80	2,195,504	9.60	22.40	26.10

* See explanatory notes as to the computation of these ratios. † Purely stock company.

TABLE B.—APPORTIONMENT OF REVENUE (continued from page 502) WITH SUPPLEMENTARY COST-FACTOR RATIOS.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	SURPLUS REVENUE.			Divisible Surplus to each \$1000 Assured.	Percentage of same to Premium Receipts.	COMPARATIVE EXPENSE RATIOS.		Combined Death Claims and Expenses to Total Assurances.
		Total Divisible Surplus from all sources, Mass. Standard.	Less Dividends Paid to Policyholders.	Undivided Balance accruing to Current Surplus. (The minus sign — indicates Decrease.)			Expenses, Taxes, etc., to Prem. Receipts.	Same to New Business.	
ÆTNA.....1850.	1887	\$ 522,250	\$ 575,004	\$ —52,844	\$ 5.40	16.3	21.5	5.74	2.27
	1886	790,622	552,500	176,702	7.90	24.1	21.4	5.81	2.20
	1885	841,013	547,289	293,724	9.60	29.5	21.3	6.42	2.27
	1884	658,358	530,015	128,343	7.70	24.4	20.3	8.26	2.13
	1883	596,752	522,230	474,522	7.00	22.0	21.3	7.01	2.15
	1882	746,979	506,244	240,735	9.10	30.0	21.8	6.70	1.99
Aggregates and mean ratios.....	1881	775,773	500,535	275,238	9.70	32.3	23.8	8.25	2.25
		4,870,747	3,734,327	1,136,420	8.10	25.5	21.6	6.88	2.18
BERKSHIRE.....1851.	1887	128,296	104,882	23,414	6.50	17.0	23.5	4.37	1.84
	1886	110,482	103,792	6,690	6.20	15.7	23.6	4.58	1.97
	1885	86,359	90,845	—13,486	5.30	12.9	22.9	4.95	2.08
	1884	99,775	89,882	9,893	6.70	16.7	23.3	5.59	2.05
	1883	99,501	92,227	—32,666	4.20	10.3	23.8	5.33	2.35
	1882	142,054	88,586	51,466	10.90	27.1	21.9	4.82	2.23
Aggregates and mean ratios.....	1881	162,366	86,126	76,240	13.10	33.0	22.1	5.16	1.71
		788,893	665,342	123,551	7.60	19.0	25.9	4.97	2.03
CONNECTICUT GENERAL.....1865	1887	32,232	17,240	24,922	14.40	16.1	33.6	5.9	1.80
	1886	42,018	7,355	34,663	5.20	18.7	31.0	6.0	1.94
	1885	12,022	6,920	5,102	1.90	7.1	34.3	7.3	1.84
	1884	35,948	6,909	29,039	5.70	22.2	36.4	7.0	1.80
	1883	21,022	8,414	12,608	3.50	12.3	32.1	6.0	2.34
	1882	13,072	9,475	3,597	2.20	8.8	30.6	6.4	2.05
Aggregates and mean ratios.....	1881	22,437	5,471	16,966	4.00	15.6	39.9	7.4	2.90
		178,758	151,784	126,974	13.80	14.5	34.9	6.6	2.01

CONNECTICUT MUTUAL.....1846		1,459,746	1,177,261	282,485	9,70	33.0	18.1	9.17	2.56
		1,748,687	1,189,132	559,555	11.60	39.2	19.0	10.99	2.45
		1,824,698	1,202,156	622,442	12.10	46.2	19.5	10.62	2.68
		1,335,927	1,153,009	182,918	8.80	28.4	17.5	12.17	2.35
		1,625,169	1,186,696	438,473	10.50	33.6	17.8	10.90	2.59
		1,643,329	1,230,501	412,828	10.50	33.9	18.1	11.63	2.18
		1,414,863	1,284,343	130,520	8.90	27.0	18.7	12.24	2.43
Aggregates and mean ratios.....		11,052,359	8,426,698	2,625,661	10.30	33.5	18.4	11.10	2.46
EQUITABLE.....1859		3,765,114	2,319,783	1,445,331	7.80	19.7	21.3	3.56	1.90
		4,293,207	1,859,259	2,433,948	10.40	26.4	21.0	3.70	2.02
		4,451,060	1,740,170	2,710,890	12.50	33.1	21.5	3.60	1.95
		3,332,257	1,850,144	1,482,113	10.80	27.7	19.8	3.49	1.93
		2,651,540	1,801,800	849,731	9.40	24.3	19.6	3.12	1.87
		2,404,647	1,842,031	562,616	10.30	27.0	21.0	3.42	2.00
		2,196,185	1,905,631	290,554	11.00	28.5	22.5	4.51	2.20
Aggregates and mean ratios.....		23,094,010	12,918,827	10,175,183	10.30	26.7	21.0	3.62	1.98
GERMANIA.....1860		356,715	240,026	116,689	8.20	20.0	21.7	8.4	2.52
		437,481	231,384	206,097	10.50	25.0	21.5	8.2	2.34
		504,419	204,871	300,548	7.60	18.7	23.6	9.0	2.67
		242,273	203,695	38,578	6.20	15.5	24.4	10.5	2.60
		276,367	206,253	70,134	7.20	18.5	25.0	9.6	2.33
		173,954	172,808	1,056	4.70	12.7	24.2	8.5	2.62
		192,180	169,485	22,695	5.40	14.6	25.7	8.4	2.45
Aggregates and mean ratios.....		1,983,409	1,428,612	554,797	7.10	18.0	23.7	8.9	2.53
HOME.....1860		129,112	115,120	13,992	5.90	17.0	29.7	4.9	2.37
		157,088	116,097	40,991	8.10	23.1	29.4	5.6	2.76
		141,916	114,956	26,960	8.00	23.7	29.7	7.1	2.28
		61,683	111,340	—49,357	3.70	11.0	29.3	8.6	2.39
		179,748	112,050	67,698	10.70	33.0	32.0	6.3	2.26
		129,990	106,562	23,428	8.30	26.0	30.9	7.7	2.21
		149,097	96,048	53,049	10.00	32.8	31.4	7.3	2.21
Aggregates and mean ratios.....		948,934	772,172	176,762	7.80	23.8	30.3	6.8	2.35

† Business largely written at stock, or non-participating, rates of premium.
increased by \$197,156 through increase of capital stock \$250,000.

‡ Includes additions to tonline surplus aggregating (1881-87) \$8,311,797.
‡ Current surplus increased by \$324,522 through increase of capital stock \$250,000.

TABLE B.—APPORTIONMENT OF REVENUE WITH SUPPLEMENTARY COST-FACTOR RATIOS—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	SURPLUS REVENUE.			Divisible Surplus to each \$1000 Assured.	Percentage of same to Premium Receipts.	COMPARATIVE EXPENSE RATIOS.			Combined Death Claims and Expenses To Total Assurance.
		Total Divisible Surplus from all sources, Mass. Standard	Less Dividends Paid to Policyholders.	Undivided Balance accruing to Current Surplus. (The minus sign — indicates Decrease.)			Expenses, Taxes, etc., to Prem. Receipts.	Same to New Business.		
JOHN HANCOCK*.....1862	1887	\$ 34,678	\$ 54,561	\$ —19,883	\$	%	% 50.6	%	% 2.70	
	1886	58,328	51,722	6,606	.....	.....	49.5	(1)	2.65
	1885	83,723	45,594	38,129	.....	.....	48.7	(1)	2.50
	1884	62,688	44,058	18,630	.....	.....	47.7	(1)	2.61
	1883	77,426	42,008	35,418	.....	.....	46.8	(1)	2.51
	1882	44,283	43,951	332	.....	.....	45.1	(1)	2.63
1881	45,959	53,123	—7,164	.....	.....	51.9	(1)	2.49	
Aggregates and mean ratios.....		407,085	335,617	71,468	....	....	48.6	(1)	2.58
MANHATTAN.....1850	1887	172,864	224,101	—51,237	4 40	13.7	33.4	7.04	3.08	
	1886	170,839	221,888	—51,049	4 70	15.0	29.2	7.08	2.90	
	1885	216,139	231,351	—15,212	6 30	20.8	27.0	8.63	2.87	
	1884	156,902	234,521	—77,619	4 60	15.1	28.0	8.37	2.63	
	1883	268,862	196,123	102,739	9 00	29.6	26.8	9.41	2.90	
	1882	321,543	184,362	137,181	9 80	31.7	26.2	9.48	2.44	
1881	295,441	193,457	101,984	9 20	29.5	24.7	11.42	2.55		
Aggregates and mean ratios.....		1,632,590	1,485,893	146,697	6.90	22.2	27.9	8.78	2.77	
MASSACHUSETTS MUTUAL... ..1851.	1887	281,732	197,892	83,840	6 20	19.7	26.4	4.65	1.99	
	1886	196,953	204,601	—7,648	4 80	15.0	26.1	5.28	2.03	
	1885	346,641	221,929	124,712	9 20	29.0	27.4	5.21	1.89	
	1884	—110,710	207,241	—317,951	—3 20	—10.5	27.6	5.84	1.81	
	1883	203,541	199,256	4,285	6 20	21.6	28.3	5.33	2.13	
	1882	207,748	204,654	3,094	6 80	24.3	25.9	7.10	2.05	
1881	185,932	196,973	—11,041	6 20	22.4	27.1	6.36	2.11		
Aggregates and mean ratios.....		1,311,837	1,432,546	—120,709	5.20	17.4	27.0	5.68	2.00	

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METROPOLITAN*.....1866.		407,593	40,353	365,240	43.4	{}	2.98
1886	149,128	30,656	118,472	43.4	{}	2.81
1885	a-7,624	53,934	-61,558	....	....	....	47.3	{}	3.00
1884	a-37,867	94,398	-130,265	....	....	....	54.2	{}	3.21
1883	a-224,861	144,456	-367,317	....	....	....	58.8	{}	2.83
1882	81,608	62,449	19,159	....	....	....	58.0	{}	2.53
1881	a-1,856	2,162	-4,018	....	....	....	55.6	{}	2.73
Aggregates and mean ratios.....		366,121	496,408	-60,287	....	....	51.5	{}	2.87
1887	2,103,619	2,654,185	-550,566	....	....	12.3	21.3	5.02	2.51
1886	3,014,318	2,690,243	315,069	7.90	7.70	19.3	19.8	6.11	2.18
1885	4,094,322	3,183,023	911,369	11.10	11.10	27.7	16.8	5.91	2.27
1884	2,700,952	3,144,164	-434,212	7.70	7.70	19.5	14.5	6.42	2.06
1883	3,066,342	3,138,492	-58,150	9.00	9.00	22.9	14.5	5.66	2.06
1882	3,048,752	3,136,321	90,569	9.20	9.20	23.7	14.6	5.55	2.01
1881	3,213,525	2,947,396	266,129	10.20	10.20	26.3	15.7	6.71	2.02
Aggregates and mean ratios.....		21,261,894	20,922,824	359,070	8.50	21.7	16.7	6.04	2.16
1887	1,319,150	1,223,797	95,353	9.00	27.4	27.4	18.4	5.98	2.48
1886	1,205,531	1,180,198	25,333	8.40	26.0	26.0	18.4	6.17	2.49
1885	1,118,285	1,120,379	27,096	8.30	25.8	25.8	17.9	5.81	2.28
1884	1,067,493	1,061,597	5,986	7.90	24.6	24.6	17.2	5.97	2.15
1883	1,245,991	981,084	264,907	9.40	30.0	30.0	16.6	5.68	2.16
1882	1,106,557	1,207,338	-40,781	9.00	28.8	28.8	17.0	6.76	2.35
1881	481,228	1,394,269	-913,041	3.70	12.0	12.0	17.4	5.51	2.27
Aggregates and mean ratios.....		7,634,235	8,168,572	534,337	8.00	24.9	17.6	5.98	2.30
1887	99,629	106,183	-6,554	4.00	10.4	10.4	23.6	3.11	1.75
1886	172,009	71,812	100,197	8.60	23.7	23.7	24.5	3.42	1.78
1885	97,181	62,858	34,323	5.90	18.0	18.0	25.0	3.91	1.75
1884	45,876	56,076	-10,800	3.30	9.0	9.0	25.0	4.19	2.02
1883	53,024	59,172	-6,148	4.40	12.7	12.7	21.1	3.76	2.17
1882	91,279	65,117	26,162	8.60	26.8	26.8	18.9	3.46	1.77
1881	96,829	60,969	35,860	10.20	33.0	33.0	20.2	4.77	1.51
Aggregates and mean ratios.....		655,827	482,787	173,040	6.40	18.8	22.6	3.80	1.82

* All figures include industrial business. † Special rates on a certain class of policies cause these ratios to show somewhat less favorably than the conditions would otherwise render probable. ‡ No figures of new industrial business. a Net deficit on year's business.

TABLE B.—APPORTIONMENT OF REVENUE WITH SUPPLEMENTARY COST-FACTOR RATIOS—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	SURPLUS REVENUE.			Divisible Surplus to each \$1000 Assured.	Percentage of same to Premium Receipts.	COMPARATIVE EXPENSE RATIOS.			Combined Death Claims and Expenses To Total Assurances.
		Total Divisible Surplus from all Sources, Mass. Standard.	Less Dividends Paid to Policyholders.	Undivided Balance accruing to Current Surplus. (The minus sign — indicates Decrease.)			Expenses, Taxes, etc., to Prem. Receipts.	Same to New Business.		
NEW ENGLAND.....1844.	1887	\$ 356,327	\$ 423,792	\$ -67,465	\$ 8.10	15.2	18.8	6.16	2.09	
	1886	546,616	450,279	96,337	8.10	24.7	19.3	5.97	2.18	
	1885	608,619	481,322	127,287	9.40	28.8	19.2	5.84	2.33	
	1884	462,090	535,526	-73,436	7.40	23.0	19.7	6.81	2.35	
	1883	500,681	533,587	-32,906	8.10	25.6	19.5	5.82	2.24	
	1882	433,317	516,904	-83,587	7.90	23.7	19.7	6.59	2.31	
	1881	579,724	541,776	37,948	10.00	34.0	22.2	6.71	2.16	
Aggregates and mean ratios.....		3,487,374	3,483,196	4,178	7.90	25.0	19.8	6.27	2.24	
NEW YORK.....1845.	1887	2,535,905	2,324,223	\$ 211,682	7.10	15.3	25.3	4.92	2.26	
	1886	4,059,439	2,074,239	\$ 1,985,200	12.20	26.6	22.1	4.42	1.93	
	1885	4,872,288	1,691,269	\$ 3,181,019	17.20	39.0	22.2	4.59	2.14	
	1884	1,251,917	1,790,081	\$ -538,164	4.90	11.4	24.7	4.71	2.04	
	1883	2,497,323	2,413,014	\$ 84,309	10.40	23.7	24.0	4.64	2.20	
	1882	2,290,338	2,436,887	\$ -146,549	11.10	26.2	23.1	4.80	2.12	
	1881	2,244,860	1,739,269	\$ 514,591	11.60	28.7	22.0	4.92	2.22	
Aggregates and mean ratios.....		19,732,070	14,459,982	5,272,088	10.60	24.4	23.3	4.71	2.13	
NORTHWESTERN.....1858.	1887	1,066,514	1,457,611	\$ -391,097	7.20	20.4	23.1	3.79	1.78	
	1886	1,252,545	820,994	\$ 431,551	9.80	28.4	24.2	3.73	1.62	
	1885	1,173,300	778,594	\$ 394,706	10.60	31.0	22.5	3.56	1.72	
	1884	1,114,976	727,135	\$ 387,841	11.30	33.0	22.3	3.66	1.64	
	1883	860,831	675,830	\$ 185,001	9.40	28.7	24.0	3.84	1.85	
	1882	705,919	686,895	\$ 19,024	8.50	27.0	26.1	3.92	1.85	
	1881	700,267	768,611	\$ -68,344	9.40	32.2	27.7	3.67	1.91	
Aggregates and mean ratios.....		6,874,352	5,915,580	958,772	9.50	28.7	24.3	3.78	1.77	

PENN MUTUAL.....1847.	1887	169,064	437,947	-268,883	2.80	7.2	23.0	4.76	1.86
	1886	570,468	406,015	104,453	10.60	27.7	23.7	4.93	2.09
	1885	537,078	386,703	150,375	11.20	29.3	22.8	5.43	2.32
	1884	338,747	363,193	-24,446	7.70	20.6	22.8	6.72	2.00
	1883	281,626	310,143	-28,517	6.80	18.7	23.0	5.71	2.32
	1882	351,926	287,205	64,631	9.20	26.7	23.8	5.42	2.05
	1881	293,391	277,376	16,015	8.50	24.7	23.3	5.44	2.26
Aggregates and mean ratios.....		2,542,300	2,468,672	73,628	8.10	22.1	23.3	5.49	2.13
PROVIDENT LIFE AND TRUST..... 1865.	1887	425,130	276,860	148,270	7.40	† 19.1	18.8	4.19	1.41
	1886	480,852	247,470	233,382	9.40	24.7	17.7	4.08	1.46
	1885	475,248	220,156	255,092	10.40	26.7	17.3	4.25	1.20
	1884	198,098	189,896	8,202	4.80	12.4	18.5	3.97	1.59
	1883	249,550	105,768	83,842	6.70	17.8	18.3	3.52	1.42
	1882	184,443	141,557	42,886	5.60	14.7	17.3	3.52	1.58
	1881	201,210	150,141	51,069	6.90	18.0	17.8	3.95	1.51
Aggregates and mean ratios.....		2,214,531	1,391,788	822,643	7.30	† 19.1	18.0	3.93	1.47
PROVIDENT SAVINGS.....1875.	1887	394,960	368,981	25,979	8.40	39.9	(*)	1.47	1.15
	1886	243,959	200,285	43,224	6.80	37.5	(*)	1.07	.99
	1885	71,754	70,743	1,011	2.90	20.0	(*)	.79	.99
	1884	37,168	16,383	20,785	2.60	22.2	(*)	.72	.93
	1883	16,278	2,442	13,836	2.30	20.5	(*)	1.00	1.14
	1882	-13,318	1,024	-14,342	-5.00	-22.5	(*)	8.35	2.45
	1881	-7,488	836	-8,324	-2.30	-12.0	(*)	3.41	1.82
Aggregates and mean ratios.....		742,863	660,694	82,169	2.20	15.1	(*)	2.40	1.35
STATE MUTUAL.....1845.	1887	161,721	141,624	20,097	6.90	18.0	21.5	4.91	1.78
	1886	119,559	125,917	-6,358	5.70	15.0	20.7	4.19	1.02
	1885	177,146	121,361	55,785	9.60	25.5	22.3	4.04	2.03
	1884	159,449	102,186	57,263	10.10	27.8	22.2	4.62	1.86
	1883	105,298	87,353	17,945	7.40	22.5	24.0	3.98	1.69
	1882	78,560	81,218	-2,658	6.50	20.5	21.4	4.95	1.58
	1881	150,591	88,184	62,407	13.90	45.6	19.0	5.72	1.78
Aggregates and mean ratios.....		952,324	747,843	204,481	8.60	25.0	21.6	4.63	1.81

* A uniform charge of \$4 per thousand for expenses is made by this company.
 † Somewhat lower than the usual premium rates cause these ratios to show, relatively, less favorably than the conditions would otherwise render probable.
 ‡ Includes additions to tontine surplus aggregating (1881-87), \$3,563,555.
 § Includes tontine profits in excess of ordinary surplus on tontine policies aggregating (1881-87), \$373,588.

TABLE B.—APPORTIONMENT OF REVENUE WITH SUPPLEMENTARY COST-FACTOR RATIOS—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	SURPLUS REVENUE.			Divisible Surplus to each \$1000 Assured.	Percentage of same to Premium Receipts.	COMPARATIVE EXPENSE RATIOS.			Combined Death Claims To Total Assurance.
		Total Divisible Surplus, from all Sources Maint. Standard.	Less Dividends Paid to Policyholders.	Undivided Balance accruing to Current Surplus. (The minus sign — indicates Decrease.)			Expenses, Taxes, etc., to Prem. Receipts.	Same to New Business.		
TRAVELERS *	1887	\$ 37,083	.....	\$ 37,083	\$ .....	....	22.1	3.66	1.66	1.66
	1886	115,243	.....	115,243	.....	....	24.7	3.26	1.66	1.66
	1885	105,975	.....	105,975	.....	....	25.3	3.99	1.66	1.66
	1884	57,988	.....	57,988	.....	....	25.3	3.85	1.66	1.66
	1883	28,085	.....	28,085	.....	....	25.3	3.92	1.66	1.66
	1882	3,858	.....	3,858	.....	....	26.0	3.67	1.43	1.43
1881	108,975	.....	.....	108,975	.....	....	23.3	4.01	1.47	1.47
Aggregates and mean ratios.....		458,107	.....	458,107	.....	....	24.6	3.77	1.55	1.55
UNION MUTUAL.....1849.	1887	a - 9,397	54,450	-63,847	-40	-1.4	41.8	6.9	2.89	2.89
	1886	66,844	58,154	8,690	2.70	9.9	41.2	8.0	2.52	2.52
	1885	35,202	60,260	-25,058	1.40	5.2	40.6	6.9	3.00	3.00
	1884	71,419	64,038	7,381	2.90	9.9	38.7	8.0	2.33	2.33
	1883	99,711	75,078	24,633	4.10	14.0	37.4	7.7	2.71	2.71
	1882	93,124	72,442	20,682	3.80	12.7	36.6	6.9	2.43	2.43
1881	103,951	59,630	44,321	4.30	14.9	39.2	8.7	3.21	3.21	
Aggregates and mean ratios.....		460,854	444,652	16,202	2.70	9.4	39.4	7.6	2.73	2.73
UNITED STATES.....1850.	1887	a - 57,689	Nil.	-57,689	-2.50	-7.7	42.7	6.6	2.93	2.93
	1886	66,740	Nil.	66,740	3.10	9.7	42.2	8.5	2.97	2.97
	1885	196,226	Nil.	196,226	9.80	29.7	42.3	8.1	2.92	2.92
	1884	a - 17,056	58,255	-75,311	-90	-2.6	45.0	8.4	3.21	3.21
	1883	35,495	46,597	-11,102	1.80	5.4	42.2	6.6	2.88	2.88
	1882	10,025	47,118	-37,093	00	1.8	43.9	10.0	3.11	3.11
1881	a - 34,990	44,504	-78,794	-2.00	-6.1	46.0	13.2	3.74	3.74	
Aggregates and mean ratios.....		199,451	196,474	2,977	1.40	4.3	44.0	8.8	3.11	3.11

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VERMONT.....1869.	1887	a -11,477	2,174	-13,651	-7.20	-22.0	54.2	7.1	2.71
	1886	2,201	2,616	-415	1.50	4.6	38.3	6.6	2.33
	1885	11,025	3,011	8,014	7.80	21.5	34.2	5.1	2.35
	1884	a -407	2,865	-3,272	-3.0	-1	37.7	7.3	1.75
	1883	a -1,841	2,938	-4,779	-1.30	-4.5	35.4	4.0	2.23
	1882	4,950	2,766	2,191	4.30	14.3	43.1	6.5	1.67
	1881	a -3,645	2,816	-6,461	-3.50	-14.0	49.5	5.3	2.72
Aggregates and mean ratios.....		816	19,186	-18,370	-0.20	-06	41.8	6.0	2.25
WASHINGTON.....1860.	1887	190,981	157,171	23,810	4.80	11.5	24.0	5.77	2.29
	1886	130,621	149,107	-10,086	3.80	9.2	22.1	5.20	2.33
	1885	269,014	146,200	122,784	7.90	19.3	22.7	7.17	2.20
	1884	140,252	234,869	-94,617	4.20	9.8	21.7	5.62	2.25
	1883	180,595	226,915	-46,320	5.70	13.5	24.3	5.94	2.06
	1882	229,062	224,703	4,299	7.80	17.9	23.2	4.87	2.57
	1881	138,614	208,119	-69,505	5.40	12.4	19.0	4.67	2.02
Aggregates and mean ratios.....		1,287,539	1,349,234	-71,695	5.70	13.4	22.4	5.61	2.24

* Purely stock company.

a Net deficit on the year's business.

b Quinquennial dividend system adopted 1885.

TABLE C.—BUSINESS AND FINANCIAL EXHIBIT—GRAND TOTALS AND "STANDARD" RATIOS, 26 COMPANIES, 1881-87 INCLUSIVE.

YEAR ENDING DECEMBER 31.	NEW AND OUTSTANDING ASSURANCE.*					NET (INVESTED) ASSETS AND RESERVE. GROSS ASSETS, LIABILITIES AND SURPLUS.			
	New Assurance Issued and Paid for.	Total Outstanding.	Net Gain of Assurance.	Relative Vol- ume of New Business.	Per Annual Cent. d.	Cash Guarantee Capital.	Net Interest- Bearing Assets.	Net Reserve, Mass. Standard.	
1887.....	\$ 435,701,251	\$ 2,413,998,133	\$ 245,962,088	% 20.1	% 11.3	\$ 4,215,500	\$ 548,665,463	\$ 83,592,216	
1886.....	350,803,990	2,168,036,045	197,733,098	18.8	10.0	3,905,500	512,285,312	469,901,142	
1885.....	315,600,956	1,970,302,048	140,217,556	17.3	8.2	3,905,500	478,431,672	440,592,857	
1884.....	265,403,423	1,821,085,392	105,216,116	15.5	6.1	3,905,500	453,816,127	417,776,982	
1883.....	260,512,047	1,715,869,276	125,675,344	10.4	7.9	3,905,500	433,784,195	399,003,981	
1882.....	221,654,187	1,590,193,032	97,550,707	14.2	6.5	3,209,087	413,076,793	379,304,536	
1881.....	190,081,568	1,492,637,225	77,521,313	13.4	5.5	2,625,500	393,840,059	361,766,134	
	2,058,766,422	.....	998,882,222	16.5	7.9	.....	.....	.....

YEAR ENDING DECEMBER 31.	NET (INVESTED) ASSETS AND RESERVE. GROSS ASSETS, LIABILITIES AND SURPLUS.					SEVEN YEARS GROWTH.			
	Interest-bear- ing Assets to each \$100 of Reserve.	Reserve to each \$1000 of Assurance.	Gross Admitted Assets.	Gross Liabilities.	Surplus to Policyholders.	Gross Assets to each \$100 of Liability.	Assur- ance in Force.	Income.	Assets.
1887.....	\$ 109.00	\$ 207.00	\$ 577,414,666	\$ 597,235,946	\$ 270,178,660	\$ 113.84	% 70.6	% 68.3	% 43.3
1886.....	109.00	215.00	544,113,399	476,014,572	68,098,767	114.30			
1885.....	108.60	222.00	597,588,390	446,563,502	61,024,888	113.67			
1884.....	108.60	227.00	475,539,765	424,017,429	51,522,336	112.15			
1883.....	108.70	229.00	456,037,492	405,119,026	50,918,026	112.57			
1882.....	108.90	236.00	433,906,737	385,510,667	48,396,070	112.55			
1881.....	108.60	241.00	414,997,127	368,220,222	46,776,935	112.70			
			

* Exclusive of industrial business. † Includes increase of capital. ‡ Apply to "regular" business, twenty-four companies only, the figures of the John Hancock and Metro-
politan being mixed with industrial business. § Exclusive of increase of capital. a, b and c include increase of capital \$20,000, \$75,000 and \$15,000 respectively.

TABLE D.*—REVENUE AND ITS APPOINTMENT—GRAND TOTALS AND "STANDARD" RATIOS, 26 COMPANIES, 1881-87 INCLUSIVE.

YEAR ENDING DECEMBER 31.	INCOME.					OUTGO (COST-FACTORS ONLY).			
	Premium Receipts.	Average Premium (Assurance and Endowment).	Interest, Rents, Profits, etc.	Total Income.	Per \$1000 Assurance and Endowment.	Interest Income to Mean Net Assets.	Interest Income to Reserve.	Paid Death Claims.	Per \$1000 Assured.
1887.....	\$ 98,539,554	\$ 38.10	\$ 29,181,198	\$ 127,720,752	\$ 50.00	5.35	5.57	\$ 34,479,482	\$ 8.60
1886.....	86,986,666	37.70	27,369,005	114,295,671	50.10	5.28	5.51	29,595,812	8.20
1885.....	76,701,106	37.00	26,114,390	102,815,496	49.90	5.37	5.62	28,812,819	7.80
1884.....	70,301,991	36.60	24,108,351	94,500,342	49.60	5.33	5.59	17,420,031	7.50
1883.....	65,852,116	36.30	24,381,871	90,233,987	50.20	5.38	5.65	15,618,831	7.40
1882.....	59,111,312	35.60	23,793,619	82,844,931	50.20	5.47	5.75	14,371,843	7.30
1881.....	54,598,468	35.10	22,471,492	77,069,960	50.00	5.62	5.94	12,715,953	7.30
	512,118,213	36.60	177,359,926	689,448,139	50.00	5.40	5.66	186,857,085	7.70
								115,907,253	

YEAR ENDING DECEMBER 31.	SURPLUS REVENUE.		SURPLUS.		SURPLUS PER \$1000 ASSURED.		COMPARATIVE EXPENSE RATIOS.		Death Claims and Expenses to Total Assurance.
	Combined Outgo or Net Cost of Assurance per \$1000.	Matured Endowments, Cash Surrender Values.	Total Divisible Surplus, Mass. Standard.	Dividends Paid to Policyholders.	Undivided Balance Accruing to Current Surplus.	Surplus to Prem. Income.	Expenses and Taxes to Premium Income.	Expenses and Taxes to New Business.	
1887.....	\$ 22.10	\$ 21.20	\$ 16,517,268	\$ 14,687,405	\$ 1,829,863	\$ 6.70	% 22.6	% 4.82	% 2.21
1886.....	21.20	19.60	20,190,265	13,055,326	7,073,939	9.30	21.8	4.90	2.13
1885.....	21.90	16.50	22,227,467	12,794,075	9,502,492	11.50	21.0	4.97	2.07
1884.....	20.70	21.40	13,472,466	12,868,186	604,310	7.50	20.5	5.24	2.07
1883.....	21.70	19.60	14,999,037	13,233,494	1,705,543	8.90	20.4	4.83	2.17
1882.....	21.00	18.80	14,398,012	13,362,364	1,035,648	9.10	20.5	5.18	2.10
1881.....	21.90	18.80	13,737,619	12,398,248	1,339,371	9.30	20.3	5.71	2.19
	21.50	19.60	115,551,104	92,399,998	23,151,196	8.90	21.1	5.09	2.15

* See explanatory notes, "Table D."

NAME OF COMPANY AND
YEAR ORGANIZED.

TABLE A.—BUSINESS.

NAME OF COMPANY AND YEAR ORGANIZED.	Proportion of Each Company's New and Outstanding Assurance to Grand Total, Twenty-six Companies, 1886-87.				Total Gain Seven Years.	Mean Relative Volume of New Business.		Mean Annual Increase in Total Assurance.
	Total New Business Seven Years.	Assurance in Force December 31, 1886.	Assurance in Force December 31, 1887.	%	%	%	%	
"Standard" Ratios, 26 Co's.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ÆTNA.....1850.....	3.04	5.51	4.03	1.94	10.5	7.9	3.3	115.00
BERKSHIRE.....1851.....	.99	.84	.81	.77	20.1	3.3	7.3	112.30
CONNECTICUT GENERAL.....1865.....	.32	.38	.30	.19	14.6	4.4	1.0	122.00
EQUITABLE.....1846.....	2.68	21.46	6.25	1.10	5.1	—	1.0	106.40
GERMANIA.....1860.....	25.06	12.55	20.01	30.57	26.1	15.4	15.4	113.60
HOME.....1860.....	1.40	2.39	1.81	.97	10.9	3.7	3.7	108.70
JOHN HANCOCK.....1862.....	.94	1.01	.90	.74	16.4	6.2	6.2	131.00
MANHATTAN.....1850.....	6.33	6.78	6.38	6.18	10.3	2.5	2.5	104.80
MASSACHUSETTS MUT'L.....1851.....	1.23	2.30	1.88	.64	10.2	2.0	2.0	117.70
METROPOLITAN.....1866.....	1.82	2.07	1.88	.56	15.5	6.5	6.5	104.00
MUTUAL.....1843.....	13.83	6.71	17.71	12.17	11.6	4.9	4.9	103.10
MUTUAL BENEFIT.....1845.....	4.40	8.68	6.10	2.68	9.7	2.7	2.7	103.10
NATIONAL (Vt.).....1840.....	1.20	.62	1.03	1.62	25.1	16.6	16.6	137.00
NEW ENGLAND.....1844.....	2.17	3.97	2.86	1.36	10.5	3.2	3.2	108.20
NEW YORK.....1845.....	17.96	9.99	14.87	22.34	24.9	14.9	14.9	112.90
NORTHWESTERN.....1858.....	7.58	4.59	6.12	8.87	23.8	12.3	12.3	116.70
PENN MUTUAL.....1847.....	2.53	2.23	2.53	2.04	17.4	9.8	9.8	114.90
PROV. LIFE AND TRUST.....1865.....	2.51	1.82	2.37	3.14	19.2	11.5	11.5	111.40
PROVIDENT SAVINGS.....1875.....	2.86	.21	1.04	4.30	86.0	59.0	59.0	217.40
STATE MUTUAL.....1845.....	.97	.73	.66	1.11	19.0	12.5	12.5	119.40
TRAVELERS.....1864.....	1.76	1.35	1.96	1.87	20.2	10.2	10.2	113.40
UNION MUTUAL.....1849.....	1.23	1.77	1.07	.68	14.8	4.4	4.4	103.60
UNITED STATES.....1869.....	1.17	1.19	.97	.66	18.3	4.9	4.9	106.20
VERMONT.....1860.....	.10	.07	.07	.07	93.3	8.4	8.4	164.30
WASHINGTON.....1860.....	1.93	1.66	1.64	1.61	18.6	7.8	7.8	103.90
Totals.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

TABLE A.—FINANCIAL.

NAME OF COMPANY AND YEAR ORGANIZED.	Cash Assets to each \$100 of Reserve.				Reserve (Gross) to each \$100 of Assurance.				Admitted Assets to each \$100 of Liabilities.				GROWTH.		
	Dec. 31, 1881.	Dec. 31, 1887.	\$	%	Dec. 31, 1881.	Dec. 31, 1887.	\$	%	Dec. 31, 1881.	Dec. 31, 1887.	\$	%	In Assurance.	In Income.	In Assets.
"Standard" Ratios, 26 Co's.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
ÆTNA.....1850.....	115.00	4117.50	281.00	297.00	118.50	113.72	132.81	135.00	118.50	113.72	132.81	135.00	24.9	22.2	221.7
BERKSHIRE.....1851.....	112.30	110.80	251.00	173.00	113.45	132.81	132.81	135.00	113.45	132.81	132.81	135.00	64.8	61.5	11.0
CONNECTICUT GENERAL.....1865.....	122.00	129.40	185.00	174.00	126.38	104.03	108.57	106.00	126.38	104.03	108.57	106.00	35.0	44.0	28.9
EQUITABLE.....1846.....	106.40	109.40	188.00	334.00	104.03	125.21	110.24	128.00	104.03	125.21	110.24	128.00	—6.9	—9.2	15.9
GERMANIA.....1860.....	113.60	119.00	182.00	136.00	119.69	107.96	133.86	129.66	119.69	107.96	133.86	129.66	172.0	166.0	104.0
HOME.....1860.....	108.70	107.10	235.00	260.00	107.96	110.24	110.24	128.00	107.96	110.24	110.24	128.00	28.7	43.4	48.6
JOHN HANCOCK.....1862.....	131.00	123.40	248.00	215.00	133.86	129.66	129.66	128.00	133.86	129.66	129.66	128.00	—16.8	56.0	24.2
MANHATTAN.....1850.....	104.80	105.40	166.00	81.00	106.85	129.66	129.66	128.00	106.85	129.66	129.66	128.00	141.0	132.8	19.4
MASSACHUSETTS MUT'L.....1851.....	117.70	113.00	263.00	248.00	117.62	116.18	116.18	128.00	117.62	116.18	116.18	128.00	19.7	13.2	12.6
METROPOLITAN.....1866.....	104.00	100.20	206.00	182.00	116.59	108.34	108.34	128.00	116.59	108.34	108.34	128.00	55.0	60.0	26.7
MUTUAL.....1843.....	103.10	98.90	275.00	260.00	116.59	114.55	114.55	128.00	116.59	114.55	114.55	128.00	—57.0	713.0	131.0
MUTUAL BENEFIT.....1845.....	103.10	105.50	252.00	260.00	107.93	106.00	106.00	128.00	107.93	106.00	106.00	128.00	39.8	35.0	29.2
NATIONAL (Vt.).....1840.....	137.00	116.00	187.00	146.00	138.84	108.45	108.45	128.00	138.84	108.45	108.45	128.00	21.2	21.8	17.9
NEW ENGLAND.....1844.....	108.20	108.20	229.00	232.40	133.89	121.94	121.94	128.00	133.89	121.94	121.94	128.00	186.0	211.0	88.0
NEW YORK.....1845.....	112.90	110.60	232.40	232.40	118.93	116.98	116.98	128.00	118.93	116.98	116.98	128.00	24.2	37.7	19.5
NORTHWESTERN.....1858.....	116.70	113.00	210.00	167.00	118.99	115.85	115.85	128.00	118.99	115.85	115.85	128.00	164.0	145.0	92.0
PENN MUTUAL.....1847.....	114.90	112.20	187.00	173.00	118.99	116.30	116.30	128.00	118.99	116.30	116.30	128.00	127.0	118.0	58.0
PROV. LIFE AND TRUST.....1865.....	217.40	217.40	175.00	196.00	117.67	119.32	119.32	128.00	117.67	119.32	119.32	128.00	93.0	106.0	69.0
PROVIDENT SAVINGS.....1875.....	217.40	204.10	19.70	2.62	238.19	195.80	195.80	128.00	238.19	195.80	195.80	128.00	122.0	140.0	141.0
STATE MUTUAL.....1845.....	119.40	113.30	210.00	163.00	128.00	120.73	120.73	128.00	128.00	120.73	120.73	128.00	1,499.0	1,335.0	139.0
TRAVELERS.....1864.....	113.40	110.90	182.00	178.00	116.38	111.47	111.47	128.00	116.38	111.47	111.47	128.00	127.0	158.0	66.0
UNION MUTUAL.....1849.....	103.60	103.60	242.00	217.00	105.54	105.54	105.54	128.00	105.54	105.54	105.54	128.00	98.0	122.0	40.0
UNITED STATES.....1869.....	164.30	123.60	267.00	218.03	111.45	111.69	111.69	128.00	111.45	111.69	111.69	128.00	3.0	—11.3	—9.3
VERMONT.....1860.....	106.20	106.20	127.00	153.00	168.05	132.37	132.37	128.00	168.05	132.37	132.37	128.00	73.0	57.0	47.3
WASHINGTON.....1860.....	103.90	100.50	215.00	210.00	108.69	105.93	105.93	128.00	108.69	105.93	105.93	128.00	68.5	54.5	51.4
Totals.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Totals

SUPPLEMENTARY COST-FACTOR RATIOS.

TABLE B.—REVENUE AND ITS APPORTIONMENT.

NAME OF COMPANY AND YEAR ORGANIZED.	Mean Income per \$1000 of Assurance.				Mean Outgo per \$1000 of Assurance.				Mean Divisible Surplus.		Mean Rates of Interest Earned.		Comparative Expense Ratios.			Death Claims and Expenses to Total Assurance.
	Premiums (Assurance and)	Interest, Rents, Profits, etc.	Total.	Paid Death Claims.	Expenses, Taxes, etc.	Total or Net Cost per \$1000.	Matured Endowments, Cash Surrender Values, etc., and Reserve.	Per \$1000 Assured.	Percentage to Premium.	To Mean Net Assets.	To Net Premium Reserve.	To Premium Receipts (Mean).	To Premium Receipts, 1887.	To New Business (Mean).		
"Standard" Ratios, 1860 Co's	\$ 36.00	\$ 13.40	\$ 50.00	\$ 13.80	\$ 7.70	\$ 12.10	\$ 19.60	\$ 8.90	24.3	5.40	5.96	21.1	22.6	5.90	%	2.15
ÆTNA	31.70	18.00	50.30	15.00	6.80	21.80	21.80	8.10	25.5	5.58	6.09	21.6	21.5	6.88		2.18
BERKSHIRE	40.00	13.00	53.00	11.10	9.20	20.30	25.50	7.60	19.0	5.27	5.80	25.9	23.5	4.97		2.03
CONNECTICUT GEN. 1865	26.20	13.00	39.20	11.00	9.10	20.10	15.30	6.30	14.5	5.66	5.47	34.9	33.6	4.97		2.01
CONNECTICUT MUT. 1846	30.80	18.10	48.90	11.00	5.60	24.60	14.00	10.30	33.5	5.13	5.47	18.4	18.1	11.10		2.46
EQUITABLE	38.80	10.00	48.80	11.70	8.10	19.80	18.70	10.30	28.7	5.53	5.10	21.0	21.3	8.63		1.98
GERMANIA	39.50	13.90	53.40	13.00	9.30	22.30	21.00	7.10	18.0	5.17	5.10	23.7	21.7	8.60		2.53
HOME	33.00	15.00	48.00	13.50	10.00	23.50	17.00	7.80	23.8	5.08	5.99	30.3	29.7	6.80		2.35
JOHN HANCOCK	29.50	8.20	37.70	11.50	14.30	25.80	....	....	....	5.82	6.09	48.6	50.6	9.60		2.58
MANHATTAN	31.00	16.90	47.90	19.00	8.70	27.70	13.30	6.90	22.2	5.06	5.38	27.9	33.4	8.78		2.77
MASS. MUTUAL	30.80	10.40	40.20	11.90	8.10	20.00	15.00	5.20	17.4	5.14	5.19	27.0	26.4	5.68		2.00
METROPOLITAN	33.70	1.00	35.60	11.50	17.20	28.70	....	....	....	5.61	4.53	51.5	43.4	4.71		2.87
MUTUAL BENEFIT	39.50	14.60	54.10	15.00	6.60	21.60	24.00	8.50	21.7	5.50	5.45	16.7	21.3	6.04		2.16
MUTUAL BENEFIT	31.90	14.50	46.40	17.40	5.60	23.00	15.40	8.00	24.9	5.29	5.40	17.6	18.4	5.98		2.37
NATIONAL (Vt.)	34.90	11.30	46.20	10.30	7.90	18.20	21.60	6.40	18.8	5.40	6.52	22.6	23.6	3.80		1.82
NEW ENGLAND	31.80	14.00	45.80	16.10	6.30	22.40	16.10	7.90	25.0	5.57	5.93	19.8	18.8	6.27		2.24
NEW YORK	43.80	11.60	55.40	11.10	10.20	21.30	23.50	10.60	24.4	5.31	5.60	23.3	25.3	4.71		2.13
NORTHWESTERN	33.10	12.90	46.10	9.70	8.00	17.70	18.00	9.50	22.7	6.14	6.89	24.3	23.1	3.78		1.77
PENN. MUTUAL	36.70	11.70	48.40	12.70	8.60	21.30	19.00	8.10	28.1	5.61	6.09	23.0	23.0	5.49		2.13
PROVIDENT L. & T. 1805	38.40	9.40	47.80	17.80	6.90	24.70	25.80	7.30	19.1	5.17	4.99	18.0	18.8	3.93		2.47
PROVIDENT SAVINGS. 1875	16.97	1.15	18.12	6.40	7.10	13.50	2.35	2.20	15.1	3.51	7.24	(d)	....	....		1.47
STATE MUTUAL	35.10	10.40	45.50	10.40	7.70	18.10	18.80	8.60	25.0	4.83	5.46	21.6	21.5	4.63		1.81
TRAVELERS	27.80	12.00	39.80	8.60	6.90	15.50	22.10	....	....	5.83	....	24.6	24.6	3.77		1.55
UNION MUTUAL	18.49	11.70	40.00	16.20	11.10	27.30	10.00	2.70	9.4	4.62	4.86	30.4	41.8	7.60		2.73
UNITED STATES	32.00	14.90	47.80	16.60	14.50	31.10	15.30	1.40	4.3	5.23	4.86	44.0	42.7	8.80		3.11
VERMONT	31.00	11.10	42.10	9.60	12.00	22.60	19.80	—20	—00	5.97	5.29	41.8	49.2	6.00		2.25
WASHINGTON	41.30	11.90	53.20	12.80	9.00	22.80	26.10	5.70	13.4	5.33	5.13	22.4	24.0	5.61		2.24
Totals .....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

^a See explanatory notes, "Table E." ^b Includes increase of capital. ^c Refers exclusively to "regular" business. All other ratios of this company include figures of industrial business. ^d See foot notes table A. ^e Exclusive of increase of capital. ^f See foot notes table B.

THE FIRE HAZARD OF COTTON SEED MILLS.

BY JOHN I. COVINGTON.

No industry has so rapidly developed in this country as that of the manufacture of the products of cotton seed, which are cotton seed oil, cake and meal, linters and ashes. But a few years ago the subject of how to get rid of the cotton seed was a serious one to the cotton raiser. The seed was too rich in oil to allow its being profitably returned to the soil in its natural state as a fertilizer, and it had to be hauled away from the gins and dumped into rivers, creeks and bayous. In fact it was often cheaper to change the location of a gin rather than endure the nuisance of rotting seed or the cost of hauling it away.

In the kernel of the despised seed there was contained one of the richest and purest vegetable oils, and one of the most nutritious food products; the hull, even, was found to be an important constituent of cattle food, and the lint remaining upon the seed after ginning was found to make a good low grade cotton, known as linters and paper stock material. The cotton seed oil in its refined state was at once used as a substitute for olive-oil, salad oils, butter and lard, while the lower grades were used for the numerous uses to which a vegetable fat can be applied. The oil when used for a substitute for animal fat, such as butter and lard, was found to be free from disease and very much less liable to become rancid and unwholesome. The discovery, therefore, that such a valuable product could be recovered from that which had previously been an article worthless and burdensome, resulted in the establishment of a number of mills for its manufacture, and cotton seed from thenceforth became a subject for the consideration of the underwriter.

The cotton seed oil industry, owing to overbuilding, eventuated in the establishment of one of those modern conservators of business health, a "trust," into which the larger portion of the most desirable cotton seed mills of the country placed their interests. As underwriters appreciate the advantage of the "trust" system of protection, as is demonstrated by the establishment of insurance boards, compacts and other "trust" methods of conducting the insurance business, it is not necessary in an article of this kind to discuss its paramount value. By it a harmonious business system is established and the best methods are adopted.

The two elements considered by the underwriter in the examination of any risk are the moral and physical hazard. In the cotton seed oil industry, as now conducted, the question of the moral hazard has been largely eliminated by the formation of the trust, which is a wealthy and prosperous organization, of strong financial standing, prosperous business, and with competent executive officers. The physical hazard, therefore, alone presents itself for our consideration. This involves; 1st, the inherent hazard of the material to be manufactured; 2d, the hazard in the process of manufacture; 3d, the hazard of the product; 4th, the construction of the manufactory.

THE HAZARD OF THE MATERIAL TO BE MANUFACTURED.

Cotton, after being picked in the fields, is taken to a building called a gin, where the fibre and the cotton seed are separated as nearly as can be done by the ginning process. From 1700 pounds of seed cotton the gin will produce, on an average, 500 pounds lint cotton and 1100 pounds seed, the remaining 100 pounds being dirt and waste. The 1100 pounds of ginned seed has remaining upon it a short lint which is still farther removed by the linting machines in a cotton seed crushing mill. Cotton seed is not inflammable in the pile and is not liable to heating farther than is usual with all grains and seeds in the process of rotting or germinating. If fire is applied to a pile of cotton seed the lint remaining on it is rapidly burned off the top layers of the seed, causing a flash, but there is not heat enough to either set the seed on fire or communicate to any ordinarily non-inflammable or non-explosive article.

THE HAZARD IN THE PROCESS OF MANUFACTURE.

The first process in the treatment of seed is, to the underwriter, apparently the most hazardous one of all, and in fact the only process that is not as free from the fire hazard as is possible in any manufactory where there is a boiler and engine, running machinery, revolving wheels, belts, shafting, etc. The process referred to is the removal of the lint from the seed. As has been stated, after ginning, there remains upon the seed a lint about one sixteenth of an

inch in length, which is removed by the linters. The seed is carried into bins at the upper part of the mill and from thence is fed by conveyers to the linter. It passes between revolving cylinder saws which tear the lint from the seed without crushing it, and the lint is condensed [or rolled up] at the end of the linter machine in a batt. The batts from this machine are afterwards pressed into bales. The linting process was formerly a most dangerous looking one, as the lint was allowed to fly out into the room, where it gathered and hung in festoons ready for a light to set it ablaze. The improvement in linters has removed all this danger and a lint room can now be kept as clean as an office. After leaving the linter, the seed passes to a huller that breaks the hull of the seed sufficiently to allow the meat or kernels to be detached by the shakers over which it passes. The meat is separated and conveyed in one direction and the hulls in another. The hulls go to the boiler room where they were formerly used for fuel, but they are now, to a large extent, used for mixing with other materials in making a superior food for cattle. The ashes are very valuable for fertilizer purposes. The meat passes from the shakers to rolls which flatten it out and from thence to a large iron heater, to which steam is applied until the meats are thoroughly cooked. From thence it is placed in camel's hair bags and under the oil presses where the oil is as nearly extracted as possible. The oil flows down into large iron receivers and from thence is pumped into the receiving tanks. There is no fire heat used in any of the processes. The meat with its oil expressed forms a friable cake, which is either sold as cake or ground into meal. It still retains traces of oil and makes a very superior food for cattle, as it is fattening and a good milk producer. It is stacked up in bulk or placed in sacks for transhipment.

THE HAZARD OF THE PRODUCT.

The oil itself is dense and is not volatile, the specific gravity of cotton seed oil being 920 to 930, taking water as 1000. The specific gravity of lard oil is 915 to 918, which is lower than cotton seed oil. Another test is the flashing test of the various oils. Prime lard oil, acidless tallow oil and cotton seed oil flash at a temperature of from 600° to 700° when flame is applied. Ordinary grades of lard oil flash much below cotton seed oil, while the prime lard oil flashes at about the same degree as does cotton seed oil.

The question of spontaneous combustion is always present in the mind of the underwriter and should always be present in the mind of the manufacturer. The experience of insurance men demonstrates that the mysterious agency of spontaneous combustion is often present in unsuspected places. The conditions requisite for spontaneous combustion of oils are: 1st. Loose absorbant inflammable material more or less saturated or moistened with vegetable or animal oil. 2d. The material so moistened must be in a large body so as to prevent the interior portions losing any heat, or a small body of the oily material in a warm place where the heat generated by the absorption of oxygen by the air will all go toward raising the temperature of the mass to the igniting point. 3d. It is essential that the oily mass of material has all through it a limited amount of air, so that the minimum amount of material is exposed to the maximum surface of the air.

Example.—Piles of oily rags; a wooden partition filled with sawdust which might, by chance, become saturated with oil; a handful of cotton waste, or an old rag wet with oil in a confined space near a steam pipe, would make good conditions for spontaneous combustion; oily shavings. Any of these conditions which are the result of culpable ignorance or carelessness are as liable to occur in an iron manufactory as a cotton seed oil mill.

Cases when spontaneous combustion cannot occur are as follows: Oil in tanks, wood soaked in oil, cotton cloth immersed in oil so as to be completely covered, oil in press room or exposed in thin layers or in shallow troughs.

When oil is cold pressed there is no danger from the operation of pressing or from fire in the press room. This applies of course to a temperature of 55° or under. There is little danger from detaching handfuls of greasy waste on an open floor in ordinary temperature or from spittoons containing sawdust in a similar location. Mixing an animal or vegetable oil in equal proportions with a high test paraffine oil produces a mixed oil which will not ignite spontaneously. Such oil makes the best material for lubricating engines, bearings and shafting, and greasy waste in which the mixed oil in the grease is not dangerous unless in contact with a flame. There is no danger from spontaneous combustion in cotton seed cake. The oil is so nearly expressed that it would be as free from this danger as wood piled in a similar manner. There is, therefore, no more danger from spontaneous combustion in a cotton seed

oil mill than in any other manufactory where there is running machinery and where lubricants are used. Were a fire to originate from this cause it should be attributed to carelessness of managers or employers, and not to the inherent hazard of the business.

THE CONSTRUCTION OF THE MANUFACTORY.

The rapid advancement made in the science of building manufactories has been felt in the cotton seed oil mill industry. The best form of manufactory is one that separates the hazardous from the non-hazardous. A typical one would be four separate and detached buildings, the first containing the boiler and engine with dirt or brick floor, the second containing the linter room, the third containing the press and cooking room, the fourth the seed warehouse. This plan has been adopted in many mills; others combine the linter and press rooms, while others have the entire plant subject to one fire. Automatic sprinklers in the linter room have been almost universally adopted, and cleanliness has been insisted upon. The old and disreputable-looking mills have been found for the most part too expensive to operate and they have been abandoned for those of better construction and more modern appliances.

The only way to estimate what the inherent hazard of cotton seed mills is is to take the ascertainable causes of the fires that have occurred in them. One was burned by lightning, another from the boiler room, another from a hot journal, but singular to say no loss has been traceable to the linter room, the dreaded place of underwriters and manufacturers. No case of spontaneous combustion of oils has occurred. During the past year there have been no fires in cotton seed oil mills, the last considerable one having been the Howard Oil Company of Houston, in August, 1886, caused by a hot journal. This loss resulted from a very small fire which could have been easily gotten under control but for the total absence of water supply from the city water-works.

The cotton seed oil industry at the present time has but opened up the immense field of usefulness that it seems destined to occupy. Adverse legislation is now attacking it, but this is but an indication of its healthy growth. It will outlive this and the underwriter will have to consider the subject of cotton seed mills as dispassionately as he now does the ordinary machine shop of the country. The insurance companies that have written cotton seed mills freely during the existence of the trust have found them exceedingly profitable. There is no physical reason why they should not continue to be so.

THE COMMERCE INSURANCE COMPANY OF ALBANY.

The Commerce Insurance Company is one of the old stand-bys in fire insurance, having been organized in 1859, and done a careful and successful business ever since. G. A. Van Allen, the present president of the company, was one of its founders, having been largely instrumental in securing the original subscriptions to the capital stock, and on its organization entered its service as secretary. His thorough knowledge of the insurance business contributed largely to the success of the company, and he was ultimately made its president.

The Commerce has a capital stock of \$200,000 and total cash assets of \$469,374. Its net surplus on the 1st of January was \$174,286, having increased from \$130,926 in 1884. It received for premiums last year \$128,324, and paid for losses \$81,755 and for dividends \$20,000. During the past nine years the company has paid for losses \$641,944, and for dividends during the same period \$170,000. It will thus be seen that this has been a most excellent company, not only for the policyholders, but for the stockholders. The company does a very careful, conservative and select business, and not being subjected to the ruinous competition that prevails in large cities where brokers abound, it has been able to achieve a degree of success that is the envy of many of its competitors.

WESTERN HOME INSURANCE COMPANY, SIOUX CITY, IA.

The above-named company last year increased its paid-up cash capital to \$200,000, and this year has added to its territory a number of States adjacent to Iowa, thus giving it a wider field in which to do business; and the handsome increase of business shows that the management of the company is appreciated in the new territory. Its president, Hon. Wm. L. Joy, is president of the Sioux National Bank, the largest bank in Iowa, and leading attorney of Sioux City; and its secretary, G. W. Kingsnorth, is a Sioux City man, who has always succeeded in whatever business he has undertaken. Though these two officers are sufficient guarantee of the success of the company, its principal stockholders and board of directors are composed of the leading business men of the Missouri valley, and would add strength to any institution with which they may be connected. Propertyowners wishing good indemnity need have no

INSURANCE AGENTS.

DIRECTORY OF FIRE AND LIFE INSURANCE AGENTS IN THE PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES AND CANADA.

COMPILED FROM AUTHENTIC SOURCES ESPECIALLY FOR THE INSURANCE YEAR BOOK.

EXPLANATION.—In this Directory the letters following the name denote the specialty of the agent, viz., f—Fire, l—Life, m—Marine, a—Accident. c—Casualty, p. g.—Plate Glass, s. b.—Steam Boiler.

ALABAMA.

ANNISTON.

Brewer, S. B. *f and l*
Burke, Geo. T. *f*
Harris, J. Wiley *f*
Hilleary & Hilleary *f and l*
Parker, O. H. & Co. *f and l*
Stringfellow & Whetstone *f*
Taylor, T. B. *f*
Turner & Hammond *f*
Wellborn & Goodwin *f*

ATHENS.

Allen, Ben Lee *f, l and a*
Sanders, Benton *f*
Turrentine, John Jas. *f*

AUBURN.

Burton, R. W. *f*

BIRMINGHAM.

Arrington & Ellis *f*
Dangaix & Throckmorton *f*
Elliott, A. S. *f*
Going, Jas. A. *f*
McCary, Embry & Co. *f*
Melcher, J. A. *f*
Mills, G. G. & Co. *f*
Roberts, Newcomb & Co.,
Insurance Agents and Brokers
Rowlett & Anglin *f*
Smith, J. G. & Co. *f*
Terry, R. J. *f*

N. F. THOMPSON,
Manager,

Mutual Reserve Fund
Life Association

OF NEW YORK,

For Department of Tennessee and
Alabama.

Warren, Ed. *f*
Wilcox, H. F. *l*
Wilson, Martin & Leedy *f and l*

BREWTON.

Matthis, Henry M. *f and l*

CLAYTON.

Solomon, S. H. *f*
Pitts, J. L. *f*

COLUMBIA.

Beall, S. *f and l*
Davis, John T. & Son *f*
Walker, C. E. *f*

COURTLAND.

Chardavoyne, W. V. *f*
Riordan, John *f*

CULLMAN.

Plato, Charles *f*
Prinz, G. A. *f*
Ruhlander, L. & Damus *f*

DADEVILLE.

Berkstresser, J. B. *l*
Berkstresser & Salmon *f*

DECATUR.

Adams & Lovelace *f*
Banks, Wm. H. & Son *f*
Bibb, Bond & Co. *f*
Candee, Robinson & Co. *f*
Crane & Brodix *f*
Joseph & Scovel *f*
Murray, Scruggs & Co.
Newman, Boyd & Cruse *f*
Norris, Parks & Pickens *f*

Vandegrift, G. W. & Co. *f*
Wilson, Wyatt & Co. *f*

DEMOPOLIS.

Prout & Robertson *f and l*
Sharpe, A. Y. *f and l*

EUFAULA.

Foy, J. P. & Co. *f and l*
Martin, J. G. L. *f and l*
Reeves, W. N. & J. H. *f and l*
Thomas, Jno. C. *l*
Young, E. B. & Co. *f and l*

EVERGREEN.

Atkinson, W. D. *f*
Hickox, Fred. *l f*

GAINESVILLE.

McMahon, E. S. *f and l*
McMahon, J. J. *f*
Snow, H. P. *f and l*

GREENSBORO.

Chadwick, S. W. *f*
Steinhart, J. D. *f*
Stollenwerck, A. *f*

GREENVILLE.

Abrams, Jos. R. & Co. *f, l and a*
King, C. W. *f*
Metcalf, A. W. *f*
Steiner, Jos. & Sons *f*

HUNTSVILLE.

Coxe, Robt. E. *f*
Jones & Rison *f and l*
Newman & Boyd *f and l*
Rison, John L. *f and l*
Sloss, Jos. H. *f*

Alabama—Cont.**LA FAYETTE.**

Andrews, John G. *f*
 Burnett, Geo. E. *f*
 McGehee & Davis, *f*

LIVINGSTON.

Brown Bros. *f*
 Scruggs, J. L. *f*

MOBILE.

Barnwall, Wm. *f*
 Billups & Clark *f and l*
Du Mont, A., General Insurance Agent and Broker.
 Espella, I., Jr. *f*
Glemmon, Jas. K., General Insurance and Real Estate Agent, 60 St. Francis st.
 Goldstucker & Scherble *f*
 Higley, J. H. *f*
 Hynde, Jos. A. *f*
Manly, R. F. & Co., Agents Equitable Life, Hartford Fire, North British and Mercantile, New York Underwriters, Phoenix of Brooklyn and General Agents Southern States of Rome Fire.
 McDermott, M. J. & Co. *f*
 McNeill, Daniel *f*
 Miller, T. W. *f*
 Ruse, John C. *f and l*
Thames, G. B., Insurance Agency, N. E. cor. Royal and St. Francis sts.
 Waller, Chas. J. *f*
 Wheeler, Murray *f*

MONTGOMERY.

Agee, Dexter & Le Bron, *f*
 Beasley, S. H. *f and l*

Chandler Bros., General Agents and Brokers.
Davidson & Joseph, Bankers and General Insurance Agents.

Elsberry, S. E. *f*
 Hill & McMaster *f*
 Hubbard, W. H. *f*
 Janney, A. G. W. & Dexter *f*
 Joseph, E. B. *f*
 Kohn, F. M. *f*
 Lehman, Durr & Co., *f and l*
 Moses Bros. & Co., *f and a*
 Roberts, J. S. & Co. *f*
Stringfellow, E. S., General Agent United States Mutual Accident.
 Trimble, J. B. & Co. *f and l*
 Uhfelder Bros. *f and l*

OPELIKA.

Clower, T. H. *f*
 Dean, J. L. *l*
 Heard, I. T. *l*

OXFORD.

Draper, Son & Co. *f*
 Draper, T. M. *f*
 Kelly, J. S. *f and l*
 Mathis & Co. *f*
 Pearce, John T. *l*

ROCK MILLS.

Randle, F. P. *f*

SELMA.

Bibb, B. S. & Co. *f*
 Bowles, E. D. & Co. *f and l*
 Cross, N. D. *f*
 Franklin & Co. *f and l*
 Gerstman, Louis *f and l*
 Jones, E. H. *f*
 Kayser, A. *f and l*
 Nelson, R. M. *f and l*

Sink, W. L. *f*
 Waller & Co. *f*
 Woolley & Sons *f*

SHEFFIELD.

Crow, J. R. & Co. *f*
 Ellis & Brown *f*
 Higgins & Watkins *f*
 Moses, A. J. *f*
 Nathan, Jo. H. & Co. *f and l*
 Owen, J. H. *f and l*

TALLADEGA.

Moseley, R. A., Jr. *f*
 Moseley & Thornton *l*
 Thornton, W. T. *f*
 Whatley & McLane, *f and l*

TUSCUMBIA.

Abernathy, Wm. *f and l*
 Cloud, Robert *f*
 Thornton, L. B. *f*

TUSKALOOSA.

Cribbs, H. H. *f and l*
 Fitts, W. F. *f*
 Jennison & Hogan *f*
 Seavey, G. A. *f*
 Seed, C. C. *f*
 Wilkerson, Caldwell & Co.

UNION SPRINGS.

Butterfield, E. M. *l*
 Hanson, G. M. *f and l*
 Sessions & Clay *f*
 Simmons, M. R. *f*

WETUMPKA.

Cain, E. M. *f*
 Cain, J. J. *f*
 Hohenberg, M. & Co. *l*
 Lull, C. bot *f*

ARIZONA.**GLOBE.**

Brookner, W. W. *f, l and a*

PHENIX.

Bennett, E. J.
 Finch, J. H. *f*
 Kales, M. W.

TOMBSTONE.

Vickers, J. V. *f and l*

ARKANSAS.**ARKADELPHIA.**

Cross & Kinsworthy *f*

AUGUSTA.

Ingalls, S. L. *f*

BATESVILLE.

Hinkle & Brown *f*
 Podgett, T. B. *f and l*

BRINKLEY.

Baxter, John B. *f*
 O'mstead & Tucker *f*

CAMDEN.

Si'hen & Rix *f*

CLARKSVILLE.

Pennington, F. L. *f*

DARDANELLE.

Cunningham & Nolen *f*
 Halliburton & Catton *f*

EUREKA SPRINGS.

Fetty, R. H. *f*
 Lynn, G. W. *l*
 Stewart, I. D. *f and l*

FAYETTEVILLE.

Van Hoose, J. H. *f and l*
 Wall, E. B. *f and l*

FOREST CITY.

Avery, J. H. *f*
 Gorman, H. P. *f*
 Hooper, L. A. *f*
 Parham, Thos. H. *l*
 Stewart & Taylor, *f*

FORT SMITH.

Boyd & Barnes, *f and l*
 Johnson & Myrick, *f and l*
 Paterson & Parker, *f*
 Smith, John P. *f and l*

HARRISON.

King Bros. *f and l*

HELENA.

Cage, H. H. *f and l*
 Nelson & Hunks *f*
 Stone, W. H. *f and l*

HOPE.

Bridewell, C. A. *f*
 Knighton, S. A. *f and l*
 Lowry, Jas. *l*

HOT SPRINGS.

Baxter & Hunt
Mellard, J. P. *f*
Rix, C. N. *f*
Smith, O. F. *f*
Ware, J. D. *f*

JONESBORO.

Malone, A. L. *f and i*

LITTLE ROCK.

Adams & Boyle *f, l and m*
Gress & Leigh *f, l and m*
Griffith & Brishine *f*
Marshall, S. N. *f, l and m*
Smothers, L. F. *f*

MALVERN.

Duffie, A. M. *f*

MARIANNA.

Daggett & Nall *f and l*
Johnson, S. D. *f*
Weld, W. P. *f*

MONTICELLO.

Ahrens, John *f*
Finn, R. W. *f*

MORRILTON.

Meyers, G. L. *f and l*
Moose, W. L. *f*

NEWPORT.

Hirsch, L. *f and l*

OZARK.

Bill, C. T. *f and l*
Jennings, W. W. *f*

PRESCOTT.

Atkinson & Tompkins *f*
Madden, D. B. *f*
Ross, L. P. *f*
Smoot, McRae & Arnold *f*

RUSSELLVILLE.

Bullock, W. J. *f*
Butterfield, James E. *f*

TEXARKANA.

Norwood & Manson *f*
Offenhauser, F. W. *f, l and a*

VAN BUREN.

Harvey, Chas. F. *f*
Hynes & Pernot *f and l*
Lillard, Ogden & Co. *f*
Southmayd, L. C. *f*

WASHINGTON.

Dugger, John C. *f*

CALIFORNIA.

AZUSA.

Barnes, P. W.
Malone, John
Shelton, John

CHICO.

Bartlett, H. W. *f*
Batchelder, H. T. *f*
Blood, A. F. *f and l*
Bowers, J. H. *a*
Camper, H. H. *f*
Coggins, C. *f*
Conger & Bowers *f*
Conger, W. K., Jr., *f, l and a*
Costar, J. W. *f*
Crew, Alex. H. *f*
Crew, T. N. *f*
David, Victor *f*
Diller, R. *f*
Faulkner, Chas. *f*
Gleeson, J. Rodney *f, l and a*
Hobart, Chas. V. *f*
Jackson, S. H. *f*
Robinson, J. R. *f*
Roper, J. W. *f*
Wavland, J. A. *f, l and a*
Williams, W. R. *f*

COLUSA.

Colusa Co. Bank *f*
De-n, W. D. *l*
Goad, J. W. *f and l*
Grover, Johnson *f*
Jones, E. W. & Co. *f*
McAmis & Radcliffe *f*
Pearl, E. C. *f*
Pope, J. H. *f*
Porter, Jas. W. *f and l*
Pryor, B. A. *f*
Rich, J. F. *f*
Robinson, O. *f and l*
Stiner & Mogk *f*

DIXON.

Cot en, J. W. *f*
Cowden, John *l*
Eames, N. *f*
Little, S. G. *f*
Rice, J. H. *f*
Story, A. R. *f*

FOLSOM CITY.

Burnham, J. H. *f*

QILROY.

Dunlap & Zuck *f*
Loupe & Donnelly *f*
Morey & Rogers *f*
Smith, S. *f*

HAYWARD.

Armstrong, T. C. *f*
Austin, J. D. *f*
Baxter, Geo. *f*
Bloomer, A. C. *f*
Bullock, A. M. *f and l*
Long, Chas. *f*
Morehouse & Bryant *f*
Pearce, Wm. *f*
Prowse, Chas. *f*
Smalley, David *f*
Williams, Benj. F. *f*

LOS ANGELES.

Bickford, F. B. *l*
Booty & Holmes *f*
Bradbeer, Geo. *f*
Broderick, W. J., Fire, Life
and Accident Insurance
Bryan & Kelsey *f*
Burk, W. R., *f and p g*
Childs & Silent *f*
Coleman & Childress *l*
Dean & Galke *f*
Dobinson & Fairchild *f and l*
Drakenfeld & Fisher *f*
Hellman, Haas & Co. *f*
Hoffman, A. P. *f*
Huntington & Tillotson *f and l*
Johns, A. F. & Son *f*
Johns & Henry *f*
Kelly & Hanna *f, l and a*
Krause, O. W. *f*
Kremer, Campbell & Co. *f*
Lenz, Edmund *f*
Lunt, R. G. *f and l*
McCoy, Horace W. *f*
McClellan & Stolpe, *f, a and p g*
McClellan, G. F. *f*
McNelly & Camfield *f*
Mattison, S. A. *l*
Mecker & Meed *f*
Mellus, J. J. *f*

Munro, D. *f and l*
Poindexter, R. W. *f*
Pratt & Golsh *f*
Pratt, E. W. *f*
Rochester & Calkins *f, l and p g*
Rust, Frank N., Mgr. So.
Cal. Dept. Hartford Fire
Seamans, C. W. *l*
Seward, H. S. *f*
Summerland & Phelps *f and a*
Sumner, C. A. & Co. *f*
Sweeney, D. P. *f*
Teele, A. L. *f*
Todhunter, Alfred *l*
Van Dusen, H. V. *f*
Ward, B. E. *f*
Warren Bros. *f*
Wells, C. M. & Co. *f*

MARYSVILLE.

Ellis, W. T. Jr. *f*
Fuller, J. B. *f and l*
Jenkins, R. S. *f*
Peacock, G. W. *f*
Pine, Geo. W. *f and l*

MODESTO.

Boggs, G. W. *l*
Englehart, Ira P. *f*
Grainger, I. L. *f*
Johnson & Jones *f*
Maze, Chas., Jr. *f*
Rich & Son *f*
Tucker & Perley *f*
Wells, E. D. *f*

MONTEREY.

Duckworth Bros. *f*
Hannon, Wm. *f and l*
Haward, Fred *f and l*
Hilby, F. M. *f*
Jones & Snively *f*

NAPA CITY.

Baddelly, H. J. *f*
Flamcent, A. *f and l*
Fowler, Geo. W. *f*
Goodman, H. P. *f*
Greely, O. F. *f*
Gritman, C. R. *f*
Jackson, Miss Lena *f*
Jackson, F. L. *f and l*
Knapp, H. H. *f*

CAL., Napa City—Cont.

Lamdin, Jos. F. *f*
 Mount, Bots & Co. *f and l*
 Sterling, R. H. *f*
 Smith, W. C. S. *f*
 Towle, Mrs. Mary *f*
 Wood, Chet. F. *f*

OAKLAND.

Bigelow, E. *f*
 Davis, A. G. *f*
 Dingee, Wm. J. *f*
 Dunlap, Chas. H. *l*
 Dusenbury, M. T. *f*
 Fish, T. J. *f*
 Fuller, Hinds. *f*
 Griffin, Mrs. H. *f*
 Gordon, H. F. *f*
 Irwin, H. D. *f*
 Laton, B. B. *f*
 Martens & Meese *f*
 Naismith, G. S. *f*
 Prather, W. L. *f*
 Roff, H. L. *f*
 Russ, John *f*
 Seaman, Geo. B. *f*
 Smith, H. T. *f*
 Strong, T. P. *f and l*
 Troy, J. H. *f*
 Tyrrel, Jerry *f*
 Wakefield, J. D. *f*

OROVILLE.

Atchison, T. A. *f*
 Carter, A. A. *f*
 Ephram, B. *f*
 Fogg, E. W. *f and l*
 Ginderey, John *l*
 Gray, Jas. C. *f*
 Green, M. J. *f and l*
 Leonard, J. P. *f and l*
 Marks, J. *f and l*
 Tucker, E. *f*

PETALUMA.

Codding, G. *f*
 Denman, Frank *f*
 Doyle, Frank *f*
 Fairbanks, D. B. *f*
 Haskell, W. B. *f*
 Hill, A. B. *f*
 Naylor, J. *f*
 Newburg, Morris *f*
 Wickersham, P. A. *f*
 Young, G. C. *f*

RED BLUFF.

Coffman & Brown *f*
 Hook, M. R. *f*
 Lee, Bruce B., *f and l*
 Manasse, Martin *f*
 Mayhew, C. R. *f*
 Philliber & Lennon *f*
 Ragland, R. Eli *f*

SACRAMENTO.

Aalsip, E. K. & Co. *f*
 Berkeley, T. H. *f and l*
 Chandler, L. C. *f and l*
 Coleman, W. P. *f and l*
 Davis, R. *f and l*
 Denton, Chas. H. *f and a*
 Elkus, Louis *f*
 Felch & Cooley *f*
 Fox, Thomas *l*
 Hansche, H. *f and l*
 Hartig, O. G. *f*
 Hayford, Gro. O. *f and l*
 Hickman, Frank *f*
 Lawton, W. D. *f*

Leonard, Albert & Son *f and l*
 Lyon, Wm. M. *f, l and a*
 Mullen & Hoagland *f and l*
 Mills, James E., General Insurance Agent
 Parker, E. S. & Co. *f*
 Porter, J. N. *f and l*
 Rogers, Henry *f*
 Sacramento R. E. and Ins. Ass'n. *f and l*
 Smith, C. L. *l*
 Steffens, Joseph *f*
 Strobel, Carl *f and l*
 Sweetser, Amsden & Co. *f*
 Weil & Johnson *f and l*
 Wiseman, Joseph *f*

SALINAS.

Birlun, F.
 Connor, W. J.
 Gibson, H. H.
 Gorrigus, T. H.
 Henry, A. J.
 Harvey, G. J.
 Parker, W. M. R.
 Winham, W. P. L.

SAN DIEGO.

Andrews & Low *f*
 Devoll, H. H. *f*
 Kies & Williams *f*
 Landrum, Gooch & Co. *f and l*
 Miller & Seaton *f*
 Parker, Hamilton & Clinkscales *f*
 Pierce & Niles *f*
 Ross, Oliver & Co. *f*
 Scott Bros. *f*
 Weber-Cornstock Co *f*
 Wentscher, A. *f*
 Woods & Barber *f*

SAN FRANCISCO.

Abbot, R. W. *l*
 Balfour, Guthrie & Co. *f*
 Belden & Cofran *f*
 Bennett, Thomas *l*
 Bertheau, C. *f*
 Boardman, G. C. *f*
 Bromwell, L. L. *f*
 Brooks & Baldwin *l*
 Brown, Craig & Co. *f*
 Butler & Haldan *f*
 Callingham, W. J. & Co. *f*
 Carpenter, E. W., General Agent
 Craig, Hugh *f*
 Dickson, Robert *f*
 Dorain, George D., Fire Insurance
 Field, H. K. *l*
 Forbes, A. B. *l*
 Garland, W. D. *l*
 Garniss, J. R. *l*
 Grant, Tom C. *f*
 Gray, J. H. *l*
 Gutte & Frank *f*
 Haskell, W. W. *l*
 Hatch & McDonald *l*
 Haven, Chas. D. *f*
 Hawes, Alex. G. *f*
 Hawes, Oliver *f*
 Hawkins, E. *l*
 Howell, J. W. *l*
 Hutchinson & Mann *f*
 Jacobs, J. *l*
 Jacobs & Easton *f*
 Jennings, Jos. C. & Co. *f*
 Landers, John *l*
 Landers, Wm. J., General Agent, 401 California st.
 Laton, C. A. *f*

Magill, Arthur E. *f*
 Marcus, Geo. C. & Co. *f*
 Mitchell, Thos. A. *f*
 McDonald, Wm. *f*
 Mullins, C. F. *f*
 Munsell, James Jr. *l*
 Potter, E. E. *f*
 Spencer, Geo. W. *f*
 Speyer & Herald *f*
 Speyer, Walter *f*
 Stevens, J. H. *l*
 Story, Chas. R. *f*
 Syz, H. W. *f*
 Watt, Rolla V. *f*
 Wilkins, J. S. *l*

SAN JOSE.

Bell, John *f*
 Brown & Son *l*
 Clayton, J. A. *f*
 Colahan, John T. *f*
 Cook & Watson *f and l*
 Foss & Staniford *f*
 Hamilton & Caldwell *f*
 Harris, Dr. I. T. *l*
 Hunt, C. A. *l*
 Hunt & Co. *f*
 Malarin, J. *f*
 Montgomery, Rea & Co. *f*
 Moody, A. E. *f*
 Murphy, Mrs. J. M. *f*
 Otter, Charles *f*
 Owens, W. H. *l*
 Newman, B. *f*
 Parkhurst, W. A. *f and l*
 Phelps & Smith *f*
 Portal, J. B. J. *f*
 Porter, D. J. & Son *f*
 Rucker & Son *f and l*
 Spencer & Covell *f*
 Welch & Rosenthal *l*
 Wright & Field *f and l*

SAN LUIS OBISPO.

Baker, E. *f*
 Blake, James *f*
 Kagan, M. *f*
 Haskin, C. A. *f and l*
 Henderson, W. A. *f*
 Hinds, J. W. & Co. *f*
 Loomis, R. A. *f*
 Ortega, J. C. *f*
 Pollard & Watkins

SAN RAFAEL.

Barney, C. S. *f and l*
 Barstow, S. F. *f*
 Browne, Wm. *f*
 Gordon, U. M. *f*
 Grosjean, C. *f*
 Miller, W. J. *f*
 Nye & Stoy *f*
 Sale, Wm. *f*

SANTA BARBARA.

Blake, F. A. *f*
 Desmond, J. *f*
 Hardy, C. F. *f*
 Heacock, E. H. *f and l*
 Kellogg & Lloyd *f*
 Moore, Fred. A. *f and l*
 Perkins, A. O. *f*
 Perkins, Jos. J. *f and l*
 Smith, Wm. *f*
 Stoddard, Henry *f*
 Whitney, F. M. *f*
 Williams, N. W. *f*

SANTA CRUZ.

Bacon, E. *f*
 Coppellmann, C. *f*

Davenport, J. P. *f*
Drennan & Chace *f and l*
Hagarty, J. C. *f*
Hinds, A. J. *f and l*
Hoffman, Chr. *f*
Johnson, Sam. *f*
Meyrick, Henry *f*
Makinney, H. E. *f*
Skinner, Jos. & Co. *f*
Williams, E. L. *f*

STOCKTON.

Arnold, A. C. *f*
Austin, F. & Co. *f*
Austin, Wm. B. *f*
Baker, M. D. *l*
Belding, Chas. *f*
Clifford, H. K. *f*
Compton, Wm. T. *f*
Cutting, L. M. & Son *f and l*
Dohrmann, C. W. *f and l*

Keys, H. C. *f*
Lane, Frank *f*
Lane, R. B. *f*
Littlehale, S. S. *f*
Long, J. M. *f*
McCarty, Jas. *f*
McErlane & Worthing *f*
Rhodes, W. A. & Co. *f*
Severy, W. *f*
Sperry, A. B. *f*
Starbird, W. B. *l*
Stowe & Homage *f*
Walsh & Ea'on *f*
Wilhoit, Geo. *f*
Williamson, H. *f*
Wolf, Geo. *f*

VALLEJO.

Brownlie, John *f and l*
Bemas, Barry *f*
Connolly, John *f*

Demon, Geo. *f*
English, J. R. *f*
Frey, John *f*
Hatheway, A. L. *f*
Hubbs, Charles H. *f*
Kennedy, J. E. *f*
McCool, D. *f*
McElroy, Pat. *f*
McPike, A. J. *f*
Wilson, E. J. *f*

WOODLAND.

Berg, E. *f*
Bidwell & Wright *f*
Clowe, E. T. *f and a*
Coward & Ponter *f*
Fiske, Geo. D. & Co. *f, l and a*
Freeman, F. S. *f*
Gibson, T. B. & Co. *f*
Lawson, J. D. *f*
Moses, W. F. *f*
Ruggles, A. C. *f*

COLORADO.

BOULDER.

Coates, E. L. *f, l and a*
Dabney & Borden *f*
Day, John W. *f, l and a*
Ellett, John A. *f*
Houck, L. V. *f*
Mackey, Andrew J. *f*
Nicholson, John H. *f*
Rule, Wm. *f and l*
Willits, R. T. *f, l and a*

BRECKENRIDGE.

Darnell, James K. *f*
Eckhart, Fred. *l*

BUENA VISTA.

Hill, C. S. *f and l*
Sindlinger, D. C. *f and l*

CANON CITY.

Cassedy, Geo. R. *f and l*
McClure, W. H. *f*
Webster, H. C. *f and l*

CENTRAL CITY.

Kemp & Whitmore *f*
Lake Harry *f and l*
Seymour, B. E. *f*
Shuck, H. G. *f*

COAL CREEK.

Smith, R. E. *f*

COLORADO SPRINGS.

Dwinnell & McIntyre, *f*
Foster, W. J. *f*
Greenough, J. *f*
Howbert, E. P. & Co. *f*
Kennedy, Matthew *f*
Lawton, A. L. *f and l*
Mills, C. H. *f and l*
Potter, John *f*
Renwick, Otis *l*
Rowe, F. G. *f*
Sprague, Ira G. *f*
Willis, Henry L. B. *f*

DENVER.

Anfenger, Louis & Co. *f*
Bowen, S. A. & Co. *l*
Busby, F. E. *l*
Cobb, Winne & Wilson *f*
Coe & Williams *l*
Crater, Geo. E. *f*
Frith & Zollars, General
Agents and Adjusters
Halrey, J. C. *l*
Harrison, J. C. *l*
Jackson & Mansfield *f*
Lesem, Samuel *l*
Morse & Coolidge *f*
Newkirk, G. A. *l*
Packard, Wilson & Piper,
General Insurance Agents
Perkins, Hart & Co., Gen-
eral Agents and Adjusters
Porter, Raymond & Co. *f*
Rich, Edw. S. & Co. *f*
Riley, J. P. *f*
Sweeney, Anthony *f and l*
Wadsworth, H. L. *f*
Warren & Williams *f*
Wiswell, T. L. *l*
Wilson, Ben. H. & Bro. *f*

DURANGO.

Burgess, T. F. & Co. *f, l and a*
McFadden, R. H. *f and l*
Prewitt & Prewitt *f, l and a*

FORT COLLINS.

Boughton, J. H. *f and l*
Budrow & Wayne *f and l*
Golding, Dwyre *f*
Houston, H. B. *f*
Stolbrand, Gen'l *f*

GEORGETOWN.

Seifried, Henry *f and l*

GUNNISON.

Matthews, A. B. *f*
Sills, C. T. *f*

LEADVILLE.

Bernheimer, Jacob *l*
Carter, H. B. *l and a*
Hubbell, C. S. *f and l*
Keeler, Geo. O. *l*
Lee & Thompson *f*
Reardon, F. M. *l and a*
Rose, Francis *l*
Steel, Ned., Fire and Life In-
surance
Stickley & Shaw *f and l*
Wilson, A. C. *f and l*

LONGMONT.

Calkins, C. C. *f*
Davis, F. B. *f*
Day, C. E. *f*
Dobbins, S. H. *f*
McFarland, O. A. *f*
Smith, Geo. A. *f*
Stickney, F. H. *f*
Seth, Terry *f*
White, Eben *f*

PUEBLO.

Benson & Knowles *f*
Foote, A. C. *f and l*
Morris, H. O. *f and a*
Strait & Simmons *f, l and a*
Williams & Mallaby *f and l*

SALIDA.

Creamer, D. A. *f and l*
Roller, W. W. *f*
Rudolph Bros. *f and l*
Wood, J. W. *f*

SILVERTON.

Robin, James H. *f and l*

TRINIDAD.

Brigham, E. *f and l*
Hopkins & Son *f*
Monash Bros. *f*
Shryock & Holdsworth *f*
Stoddard, E. B. *f and l*

WEST CLIFF.

Alexander, W. P. *f and l*

CONNECTICUT.

ANSONIA.

Bartlett, Egbert *f*
 Coose, Hugo *f*
 Hull, Albert E. *f*
 Lindley, John L. *f and l*
 Wales, Terrell *f and l*

BERLIN.

North, A. *f*
 Sage, Geo. H. *f*

BIRMINGHAM.

Atwater, Wm. C., Fire and
 Life Insurance
 Beardsley, Geo. L. *f and l*
 Birdseye, Thos. S. *f and l*
 DeForest, Geo. L. *f and l*
 Hurd, Samuel A. *f and l*
 Sleevan, N. *f*

BRIDGEPORT.

Bartram & Prindle *f and l*
 Catlin, L. S. *f*
 Disbrow, Wm. E. *f*
 Fairchild, A. B. *f*
 Goodsell, G. W. *f*
 Goodsell, Z. *f*
 Higby & DeForrest *f*
 Hockensmith, Wm. H. *l*
 Lineburgh, W. G. & Son *l*
 Lyon, L. H. *f and l*
 Marsh, Merwin & Lemon *f*
 Nichols, H. *l*
 Noble, J. F. *f*
 Scribner, H. H. *f*
 Staples, James & Co. *f*
 Whittlesey, R. E. *l*

BRISTOL.

Mason, C. V. *f*
 Peck, Miles Lewis *f*
 Peck, M. L. & E. *l and a*
 Treadway & Stevens *f*

BROOKLYN.

Palmer, Jas. C. *f*

DANBURY.

Bigelow & Stevens *f and l*
 Buckley, N. T. *f*
 Crofut, H. *l*
 Hoyt, T. *f and l*
 Jones, T. *f*
 Knapp, S. H. & Co. *f*
 Purdy, Horace *f and l*
 Rider, C. *f*
 Treadwell, L. P. *f*
 Tweedy, John *f and l*
 Williams, H. *l*

DANIELSONVILLE.

Bill, Arthur G. *f, l and a*
 Crofut, Sidney W. *f*
 Lloyd, George *f*

EAST HADDAM.

Cone, W. A., General Insur-
 ance Agent

EAST WINDSOR.

Spooner, E. T.

ENFIELD.

Brainard, David *f*
 Ely, F. E.

Pease, L. H. *f and l*
 Smith, Franklin *f*

GREENWICH.

Cameron, Chas. *f*
 Dayton, John *f*
 Ralli, P. C. *f*
 Russell, B. A. *f, l and a*
 Russell, Joseph E. *f*

GROTON.

Packer, Geo. D. *f and l*
 Packer, Thos. E. & Co. *f and l*
 Perkins, Asa *f and l*

HARTFORD.

Allen, B. R. *f*
 Baker, W. E. *f*
 Barker, Samuel *l*
 Bennett, M. Jr. *f*
 Bestor, Howard G. *f*
 Bond, A. H. *l*
 Brewster, J. H. *f*
 Burt, R. S. *f*
 Chapman, Silas Jr. *f*
 Conklin, H. W. *f*
 Dickinson, L. A. *f*
 Dillingham, E. B. *f*
 Fisher, Geo. B. *f*
 Gillett, Ralph *f*
 Hall, James P. *l*
 Harrington, H. E. *l*
 Hart, J. C. *f*
 Kimball, C. C. & Co. *f and m.*
 Lamb, John W. *l*
 Langdon, C. S. *f*
 O'Neil, Cornelius *l*
 Osborne & Price, *f*
 Russell, W. C. *l*
 Schwab, Joseph *l*
 Street, F. F. *f*
 Swift & Shepherd *l*
 Thompson, Frank A. *l*
 Tyler, H. A. *l*
 Webster, Chas. M. & Co. *f*

KILLINGLY.

Bill, Arthur G. *f, l and a*
 Crofut, S. W. *f*
 Lloyd, Geo. *f*

MANCHESTER.

Rich, G. F. *f and l*

MANSFIELD.

Crane, E. B.
 Sumner, E. G.

MERIDEN.

Brooks, W. L. *l*
 Brown, E. L. *f and l*
 Churchill, A. H. *l*
 Cowles, E. B. *f*
 Hall, E. D. *f and l*
 Johnson, C. G. & Co. *f*
 McWeeny, John *f*
 Murphy, D. K. *f*
 Page, Benj. *f and l*
 Simons, W. N. *f*
 Squire, W. H. & Co. *f and l*
 Stevens, A. L. *l and f*

MIDDLETOWN.

Bacon & Guy *f*
 Broatch, John C. *f*
 Butler, Dale D. *f, l and m*
 Butler, Seth H. *f, l and m*

Breckenridge, W. J. *f*
 Camp, Fred. E. *f*
 Chase, Daniel W. *f*
 Fagan, N. V. *f*
 Haines & Jackson *f*
 Hubbard, E. N. *f*
 Taintor, E. M. *f*

NAUQUATUCK.

Platt, L. S. *f, l and a*
 Sweeney, Jas. E. *f*

NEW BRITAIN.

Butler, A. G. *f and l*
 Cowles, G. & N. A. *f*
 Humphrey, J. D. *f and l*
 Markley, P. J. *f*
 Mason, C. *f*
 Morton, A. *f and l*
 Norbend, Charles *l*
 Walker & Parsons *f*

NEW HAVEN.

Bowers, Caleb B. *f*
 Bradley, J. & C. *f*
 Cannon & Burton *f*
 Coan, C. R. *f*
 Dudley, A. E. & Son *f*
 Hinman, L. B. *f*
 Kimberly & Barker *f*
 Morse, Gardner *f*
 Nichols, John W. *l*
 North, J. G. & J. C. *f and l*
 Pond, J. W. *f*
 Pond, Philip *l*
 Post, J. H. *l*
 Thompson, C. S. *f*
 Warren, H. C. *f*
 Weld & Son *f and l*
 Wilson, Chas. & Co. *f*

NEW LONDON.

Braddock & Stark *f and l*
 Collier, Thos. S. *f and l*
 Edgar, Geo. P. & Thos. *f*
 Hill, James H. *f*
 Learned, J. C. & Sons *f and l*
 Peters, Melvin M. *f*
 Phillips, Lester H. *f and l*
 Starr, Chas. F. *f*
 Weaver, H. C. *f and l*

NEWTOWN.

Clark, A. F. *f*
 Nichols, Abbie L. *l*
 Nichols, H. S. *f*

NORWALK.

Camp, A. H. *l*
 Coolidge & Lockwood *f*
 Cowles & Merrill *f*
 Crauford, R. B. *f*
 Layton, J. M. *f and l*
 Lockwood, Wm. *f*
 Pardee, M. Clifford *f*
 Taylor & Golden *f and l*
 Wilson, Oliver E. *f and l*

NORWICH.

Bishop, S. B. *l*
 Carpenter, I. W. *l*
 Coit, Geo. D. *f*
 Fuller & Story *f and l*
 Lathrop, J. L. & Son *f*
 Learned, B. P. *f and l*
 Parker, John F. *f*
 Royce, A. I. *f*

Tarrant, Nicholas *f*
Williams, J. F. & Son *f*

ORANGE.

Main, Walter A. *f*

PORTLAND.

Cady, W. O. *l*
Sage, J. H. *f and l*

PUTNAM.

Chesebro, C. H. *f*
Fuller, L. H. *f*
Johnson, E. H. *f*

SOUTHINGTON.

Barnes, C. D. *l*
Bradley, A. *f*
Clark, C. W. *f*
Hemingway, J. *f*
Martin, J. H. *l*
Pond, C. H. *l*

SOUTH NORWALK.

Layton, Jacob M. *f and l*
L'Hommedieu, S. S. *l*
Lipnick, J. *l*
Pardee, M. Clifford *f*
Taylor & Golden *f and l*

STAFFORD.

Chandler, J. W. *f and l*
Howard, A. *f and l*
Harwood, Chas. F. *f*

STAMFORD.

Begent, L. *f and l*
Bell, Harry *f and l*

Bell, E. M. *l*
Clark, D. H. *f*
Dunn, M. L. *f*
Haurahan, Daniel *f*
Hoyt, Frank *f*
Hubbard, H. A. *f*
Reed, J. B. Jr. *f*
Stowbridge, W. C. *l*
Taff, Fred. A. *f*
White, Elbert *f*
White, W. N. *f*

STONINGTON.

Anderson, Jerome S. *f*
Bentley, S. H. *f*
Bentley & Pendleton *f*
Grant, O. B. *f*
Packer, T. E. & Co. *f and l*
Trumbull, H. N. *f*

SUFFIELD.

Fuller, C. S. *f*
Fuller, Joseph & Co. *f*
Fuller, W. H. *f and l*
Reid, F. H. *f and l*
Spencer, A. Jr. *f and l*

THOMASTON.

Stoughton, Geo. H. *f*
Thomas, Edson *f*

TORRINGTON.

Allen, Henry J. *l*
Brook, Isaac W. *f and l*

WALLINGFORD.

Cook, Edward *l*

Hall, Wm. M. *f*
Hall, Elihu *f*
Newton, W. H. *l and a*

WATERBURY.

Abbott, Anson & Son *f*
Bassett, Homer F. *l*
Bronson, C. H. *f and l*
Cook, F. F. *f*
Hoadly, F. C. *f*
Jones, John G. *f*
Judd, George E. *l*
Lamb, Charles E. *l*
Lawrence, Gordon B. *f*
Parsons, G. S. & Co. *f*
Romer, Wm. H. *l*
Smith & Root *f*
Terry, Silas B. *l*
Williams, S. P. *l*
Williams & Lawrence *f*
Welton, Nelson J. *f and l*
Whipple, Fredk. C. *l*

WILLIMANTIC.

Adams, A. B. & Co. *f*
Andrews, C. N. *f and l*
Bowen, A. J. *f*
Loomer, S. F. *f*
Tilden, Chester *f*
Walden, James *f*
Walden, John L. *f*

WINSTED.

Carrington, G. M. *f and l*
Griswold & Pierre *f and l*
Hunt, C. K. *f and l*

DAKOTA.

BISMARCK.

Call, F. J. & Co. *f*
Davis, O. F. *f*
Fairchild, G. H. *f*
Leavenworth & Perkins *f*
Little, C. B. *f*
Wilson, E. H. *f*

CHAMBERLAIN.

Andrews & Hays *f and l*
Berry, C. F. *f*
Graybill, W. C. *f*
Henry Bros. *f and l*
Morrow, C. C. *f*
Skerry & Davis *f*
Stearns, J. T. *f*
Stroube & Drury *f*

DEADW JOD.

Cushman, Sam *l f and l*
Dague, B. P. *l*
Hamilton, F. W. *l*
Miller, L. C. *f*

ESTELLINE.

Gould, C. P.
Hayes, John
Parsons, C. P.
Reeves, H. H.
Shonnfelt, J. B.

FARGO.

Baker, Thos. Jr. *f, l and a*
Beal, B. D. *l*

Bliss, C. H. J. & Co. *f and a*
Davenport, F. L. *f*
Eddy & Amerland *l*
Foster, Geo. I. *f*
Gilman, C. L. *f*
Kinnear, E. C. *l*
McKinstry, W. P. *f*
Spalding, B. F. *l*
Winship, E. B. *l*

FLANDREAU.

Carter, T. E. *f*
Lighthizer, F. M. *f and l*
McConnell, T. H. *f*
Rice, Fred *f*
Smith, A. J. *f*

GRAND FORKS.

Birkholz, John *f*
Cole, John L. *f*
Hale & Rucker *f*
Lander, E. J. *f*
Webster, O. A. *f*
Wilder, W. L. *f*

HURON.

Burns & Klemmie *f*
Ferry, E. C. *f*
Hinkley, H. C. *f*
Johnson, S. M. *l*
Lyon, P. B. *l*
King, W. L. *l*
Merrill, N. H. *f*
Ohlwine, Jas. *f*
Summers, C. S. *j*

Turner, J. E. *l*
Wilson, C. M. *f*

JAMESTOWN.

Allen, A. A. *f and l*
Hamilton, L. T. *l*
Lloyd, Wm. M., Jr. *f*
Mills & Steel *f and l*
Nickens & Baldwin *f*
Wade, I. C. *f*
Watson, John S. *f*

MADISON.

Fitts, F. D. *f*
Jacobs, E. H. *f*
Kennedy, Chas. B. *f and l*
Kennedy, W. F. *f and l*
Law, J. A. *f*
MacKay, W. *f*
Scott, D. T. *l*
Smith, W. F. *f*
Trow, J. A. *f*

MAYVILLE.

Ames & Stomner
Hubbard, N. K. & Co.
Tollefson & Fladdelan *f*

PIERRE.

McDonald Bros. *f*
Pratt & Wellman *f and l*
Stecre, Eugene *f*
Stough, Wm. *f*
Templeton, B. J. *f*
Yarnell, S. C. *f*

DAKOTA—Cont.**SIOUX FALLS.**

Allen, J. J. *f*
 Briggs & Robinson *f and l*
 Clark, J. B. *f and l*
 Holt, Cloudas & Co. *f and l*
 Lewis, John S. *f*
 Mallaney, J. M. *l*

VERMILLION.

Inman, D. M. & Co.
 Lewis, S. J.
 Runyon, J. S.
 Swezey, L. I.

WHAHPETON.

Buxton, J. R. *f*
 Gray, Frank *f*
 Hyatt, Harry S. *l*
 Johnson, John *l*
 Propper, G. T. *f*
 Ruly, W. A. *f and l*
 Shippam, John *l*
 Vandaveer, W. J. *f*
 Wolfe, C. E. *f*

WEBSTER.

Alley, J. *f and l*
 Alley, Will *f*
 Blake, J. F. *f*

Bones, T. A. *f*
 Gross, L. *f*
 Huntington, E. *f and l*
 Lee, J. A. *f and l*
 Severy, W. W. *f*
 Smith, A. *f and l*

YANKTON.

Bruce, E. A. *f, l and a*
 Faulk, A. J. *f*
 Gamble, H. S. *f*
 Pennington, J. L. *f and l*
 Roberts, G. W. *f*
 White & Sharpe *f, l and a*

DELAWARE.**DELAWARE CITY.**

Money, Geo. B. *f, l and a*

DOVER.

Burnett, P. *f and l*
 Clark, Enoch *f*
 Collins, J. S. *l*
 Denney, Wm. *f and l*
 Hill, Oscar D. *l*
 Morris, Walter *f*
 Todd, Jas. H. *f*

GEORGETOWN.

Rawlins & Robinson *f and l*
 Wagaman, B. Frank *f*

LEWIS.

Marshall, Chas. M. *f*
 Waples, Lemuel W. *f*

MIDDLETOWN.

Cox & Miffin *f*

MILFORD.

Apel, John H. *f*

MILTON.

Ponder, James *f*

NEWARK.

Donnell, S. M. *f*
 Williams, G. W. *f*
 Williamson, J. F. *f*

WILMINGTON.

Buck & Co. *f*
 Gilpin & Co. *f*
 Hanlon, T. *f and l*
 Knox, S. M. *l*
 Mather, Jos. M. *f and l*
 Smith, Arthur H. *f*
 Van Trump, E. A. *f and l*

DISTRICT OF COLUMBIA.**WASHINGTON.**

Arms, J. T. *f and l*
 Balloch, G. W. *f and l*
 Barstow, Wm. H. *f*
 Beall, Brown & Co. *f and l*
 Bond, Thomas D. *f*
 Bogue, John J. *f*
 Bowles & Hall *l*
 Brown & Bradley *f*
 Bushnell & Carus *f*
 Cross, Sam. *f*
 Cullinane, John F. *f*
 Cutter, E. C. & Co.
 Daneshower, Washington *f*
 Deeble, W. Riley *f*
 Duval, W. C. *f*
EVANS, R. E. L.
 Gresham, Edwin J. *l*

Hanson, T. M. & Co. *f and l*
 Harding & Waters *f*
 Hill, Geo. I. *f*
 Hyde, G. F. *f*
 Jewell, C. B. *f*
 Johnson, Jerome *l*
 Knight, I. Y. *l*
 Larner, N. D. *f*
 Leopold, R. H. T. *f and l*
 Lincoln, Hartwell *l*
 Linkins, Geo. W. *f*
 Marr, J. H. *f*
 McIntire, E. A. *f*
 Morgan, Thos. P., Jr. *l*
 Phillips, R. A. *f*
 Pitney & Bradford *f*
 Pratt, A. S. & Sons, *f and l*

Ramey, E. E. *f*
 Robertson & Blackford *f and l*
 Riggles, John *f*
 Smith, F. H. & Son *f and l*
 Steiger & Liebermann *f*
 Stewart, H. C. & Co. *f*
 Stormstedt & Bradley *f*
 Thom, C. N. *f*
 Truesdell, Geo. *f*
 Tyler & Rutherford *f and l*
 Wagaman, John F. *f*
 Weiler & Repetti
 Westcott & Wilcox *f*
 Wimer, James B. *f*
 Wolf, Simon *f and l*
 Woods, Thos. E. *f*
 Vanderpoel & Dante *f*
 Young, William P. *f*

FLORIDA.**APALACHICOLA.**

Ruge, John G. *f*

BARTON.

Davis, J. R. *f*
 Stevens, Geo. A. *f and l*

DE LAND.

Critchell, Walter *f and l*
 Wright S. B. *f*

EUSTIS.

Adams, Benj. F. *f and a*

FERNANDINA.

Hillyer, C. V. *f*

GAINESVILLE.

Hampton & Jordan *f*
 Lambeth, J. E. *f and l*

JACKSONVILLE.

Dawkins, Crosby, Fire, Life and Accident Insurance
Ely, F. W., General Insurance Agent.
 Foster, Geo. R. & Co. *f and l*
 Norton, J. H. *f and l*

KEY WEST.

Cohen, Chas. *f*
 Pendleton, C. B. *f and l*

LAKE CITY.

Baya, Joseph F. *f*
 Collins, Noyes G. *f and l*
 Obedoffer & Congleton *f and l*

LIVE OAK.

Blackburn, M. M. *f*

MADISON.

Jordan, Wm. S. *f and l*

MARIANNA.

Guy'on, Moses *f*
Liddon & Carter *f*
West, Theo. & Son *f*

MONTICELLO.

Clarke, T. L. *f and l*
Harrison, A. Beer, *f and l*
Tucker, J. H. *f*

OCALA.

Anderson & Davis, *f*
Fox, Lewis *f*
Moody, S. W. & Son *f, l and a*

ORLANDO.

Curtis, Fletcher & O'Neill *f and l*
Dollins & Auld *f and m*
Jaycocks, C. W. *f*
Knox, James A. *f and l*

Ormsby & White *f and l*
White & Guernsey, *f and l*

PALATKA.

Carleton & Kennerly *f, l and a*
Hilliard, Chas. M. & Co.,
General Insurance Agents
Webb, W. J. *f, l, m and a*

PENSACOLA.

Anderson, Walker, General
Insurance
Knowles Bros., Fire, Life,
Marine and Accident
Quina, Ed. Gale, Fire, Life,
Marine and Accident Ins.

ST. AUGUSTINE.

Corper, M. R. *f*
Oliveros, B. F. *f*

SANFORD.

Chase & Co. *f and l*
McRae, D. J. *f*

STARKE.

Peek, Comer L. *f*

TALLAHASSEE.

Bernard, J. T. & Son *f*
Gamble, James B. *f*
Greenhow, George *f and l*
Perkins & Randolph *f*
Shine, R. A. *f and l*

TAMPA.

Carruth, Thos. A. & Son *f and l*

GEORGIA.

AMERICUS.

Bivins, J. E. *f*
Byrd, R. T. *f and l*
Callaway, M. *f*
Davenport, W. T. *f*
Harrold, U. B. *f*
Hawkes, Theron *f*
Hawkins, W. E. *f*
Smith, A. W. *f*
Wheatley, J. W. & Co. *f and l*

ATHENS.

Griffith & Mell *f*
Grant, J. A. *f*
Scudder, A. M. *f*
Thomas, S. *f*
Wilcox, H. N. *f and l*

ATLANTA.

Angier, Clarence *f and l*
Armstrong, J. G. *f*
Berkeley & Arnall *f*
Berry, C. M. *f*
Bloodworth, T. P. H. *f*
Bowie, John A. *f, l and a*
Bresee, E. L. *f*
Castleman, H. *f*
Crenshaw, W. T. *f, l and a*
Cronheim, H. *f and l*
De Gaffreid, M. *f*
Douglass, P. H. *f*
Dow, R. T. *f*
Gay, Edward M., Man. Ins.
Company of North America
Goode, S. W. & Co. *f*
Goulden, J. A. *f*
Harris, C. R. & D. B. *f and l*
Haskell, W. W. & Co., Gen.
Ins. Agts., 27½ Whitehall st
Hunter, J. C. *f*
Hurt, Joel *f*
Johnston, J. E. & Co. *f*
Jones, T. R. *f*
Ketner, John H., Fire, Life
and Acc. Ins., 22 South Pryor st.
Kimball, J. C. *f*
King, J. Gadsden *f*
Lindsey, J. H. *f*
Mims, Livingston *f*
Moody, Joseph N. *f*
Movers, J. M. *f*
Orchard, J. J. *f and a*
Panchen, J. S. *f*

Pattillo, W. P. & W. F.,
Gen. Ins. Agts., 26 Alabama st
Perdue & Eggleston, General
Insurance Agents
Peters, Thos. *f*
Plane, Wm. F. *f*

CLARENCE KNOWLES,

Manager Southern Department,

GERMANIA

Fire Insurance Co.

—or—

NEW YORK.

Putnam & Hale *f*
Sanders, O. A. & Co. *f and a*
Shepard, F. B. *f*
Sibley, R. F. *f*
Stockell, H. C., Manager
Phoenix Ins. Co. of Brooklyn
Thompson, B. H. *f*
Torbett, M. B. & Co. *f, l and a*
Waldo, A. L. *f and l*
Warren, S. F. *f*
White, W. Woods *f*
Whitner, J. C. & Co. *f*
Whitner & Thompson *f*
Wynn, J. O. *f*

AUGUSTA.

Allen, J. V. H. & Co. *f and l*
Burdell, J. M. *f*
Butt, J. D. & Son *f and l*
Cohen, John Jay *f*
Cranston Bros. *f*
Cranston, John M. *f*
Dawson, Jas. D. *f*
Gardner, W. S. & Co. *f and l*
Jordan, W. M. *f*
Miller, A. J. *f*
Newberry, J. T. *f*
Phinizy, F. & Co. *f*
Smith, B. H. *f*
Stafford, T. H. *f*
Symms, Geo. & Son *f*
Thomas, Turner *f*

Thornton, Willet & Co. *f and l*
Wright, D. R. & Son *f*

BAINBRIDGE.

Brown, J. M. *f*
Graves, Jas. R. *f and l*
Harrell, J. D. & Bro. *f and l*

BARNESVILLE.

Elder, Edward *f*
Murphy, Otis A. *f*
Murphy, T. E. *f*
Woodward, S. N. *f*

BRUNSWICK.

Burroughs, W. B. *f and l*
Dexter, J. M. *f and l*
O'Connor, T. & Co. *f and l*

CAMILLA.

Turner, John C. *f*
Twitty, W. Watson *f*
Underwood, Rev. John L. *f*

CANTON.

Perry, Ben. F. *f and l*

CARROLLTON.

Cobb, F. N. *f, l and a*
Hill, J. A. *f*
Kramer, E. G. *f*
Mandeville, L. C. *f*
Reese, Oscar *f*

CARTERSVILLE.

Aubrey & McEwen *f and l*
Griffin, G. *f and l*
Leake, Bartow *f and l*
Norris, John T. *f and l*
Owen, John T. *f*

CEDARTOWN.

Hardwick, J. O. *f*
Ledbetter, L. S. *f*
Stubbs, J. S. *f*

COCHRAN.

Harvard, Quinn L. *f and l*

COLUMBUS.

Blackmar, John *f*
Brannon & Blackmar *f*

GA., Columbus—Cont.

Browne, Rhodes *f*
 Chappell, L. H. *f, l and a*
 Epping & Lange *f*
 Jordan, G. Gunby *f*
 Murdoch, R. B. *f and l*
 Redd, S. & Co. *f*
 Slade, J. J. *f, l and a*
 Willcox, D. F. *a*
 Yonge & Grimes *f*

CONYERS.

Daniell, J. S. *f and l*

COVINGTON.

Dearing, J. J. *f*
 Pace, J. M. *f*
 Scott, W. *f*
 Shepherd, T. J. *f*

CUTHBERT.

Gunn, John D. *f and l*
 McDonald, Geo. *f and l*
 Parkerson, M. C. *f*
 Powell, T. S.

DALLAS.

Davis, E. F. *f*
 Fielden, W. K. *l*
 Foote, T. A. *f and l*

DALTON.

Jones & Maddox *f*
 Lyle & Buden *f*

DAWSON.

Brown & Roberts *f*
 Laing, J. A. *l*
 Loyless, S. A. *l*
 Parks, J. G. & Co. *f*

EATONTON.

Adams, I. H. & Co. *f and l*
 Adams, John W. *l*
 Reid, D. H. & Co. *l*

ELBERTON.

Wright & Shannon *f*

FORSYTH.

Amos, W. B. *f*
 Bloodworth, O. H. B. *f*
 Brooks, R. P. *f*

FORT GAINES.

McLendon, S. A. & J. L. *f and l*

FORT VALLEY.

Brown, W. E. *f and l*
 Gray, C. G. *f*
 Harris, H. C. *f and l*

GAINESVILLE.

Brown, W. A. *f*
 Holleman, J. T. & C. L. *f and l*
 Kimbrough, E. E. *f and l*

GREENSBORO.

Knowles & Jones *f*
 Norton, C. C. *f*
 Park, J. B. Jr. *f*
 Weaver, W. M. *f*

GRIFFIN.

Brawner, James M. *f*
 Drake, R. H. *f and l*
 Johnson, C. H. *f*

Mangham, S. W. & Sons *f*
 Nichols, J. P. *l*
 Rhea, J. G. *l*

HAWKINSVILLE.

Bozeman, F. H. *f*
 Leonard, L. & Co. *f*
 Merritt, R. A. *f and l*
 Stetson, J. D. *f*
 White, G. H. *f and l*

JACKSON.

Crum, J. W. *f*
 Mallet, W. M. *f*

JESUP.

Littlefield, O. F. *f*

JONESBORO.

Heidt, W. T. *a*
 Stewart & Heidt *f*

LA GRANGE.

Johnson, James T. *f*
 Speer, George A. *f*
 Whitfield & Boyd *f*
 Yancey, Wm. C. *f*

MACON.

Cobb, Cabanias & Cobb,
 General Insurance Agents, 422
 Second st.

Collins, W. W. & R. S. *f*
 Conner, Granville C. *f*
 Connor, Thos. U. & Co. *f*
 Cubbage, R. W. *f*

Duncan & Carnes, General
 Fire and Life Insurance Agents.
 Estess Elliott *f*

Horne, Henry, General Fire,
 Life and Accident Insurance
 Agents, 358 Second st

Jemett, Geo. B. *f and l*
 Kershaw & Jones *l*

Lowry, T. S. *l*
 Obear, Geo. S. & Co. *l*

Plant & Hurt, Agents Liver-
 pool and London and Globe,
 Queen, North British and Mer-
 cantile and Hartford Steam
 Boiler.

Plant, R. H. *l*
 Turpin, Frank M. *l*
 Turpin, Ogden & Co. *f and l*

MADISON.

Andrews, A. E. *f and a*
 Chiles, Jas. E. *f*
 Foster, L. H. *f*
 Hollingsworth, W. T. *f*

MARIETTA.

Coryell, H. G. *f and l*
 Groves Bros. *f*
 Power, W. R. *f*

MARSHALLVILLE.

Rice, W. H. *f and l*
 Sperry, M. E. & Bro. *f*

MILLEDGEVILLE.

Andrews, C. H. & Son *f*
 Carr, A. J. *l*
 Carrington, Misses C. B. & C.
 S. *f*
 Compton, P. M. *j*

Humber, R. L. *l*
 Windsor, T. T. *j*

MONTEZUMA.

Harrison's, J. M. Sons *f*
 Lewis, J. F. & Son *f*
 Vaughn, J. E. D. *f*

NEWMAN.

Burdett, A. R. *f*
 Carmical, Geo. H. *f*
 Fisher, H. C. & Co. *f and l*
 Pinson, A. J. *l*

PALMETTO.

Steed, F. H. *f*

PERRY.

Cooper, Carter *f*
 Duncon & Miller *l*
 Gilbert, C. E. *l*
 Martin, J. D. *f*
 Nottingham, W. D. *f*

QUITMAN.

Denmark, E. P. S. *f*
 Lane, W. A. *f*

ROME.

Barbour, W. F. & Son *f and l*
 Cheney, W. T. *l*
 Cothran, C. H. & Co. *f and l*
 Yancey, Hamilton *f and l*

SAVANNAH.

Botts, H. T. & Co. *f*
 Cohen, M. A. & Co. *f and l*
 Davant, R. J. *f and l*
 Dearing & Hall, General In-
 surance Agents, 105 Bay st.
 Footman, R. H. & Co. *f and l*
 Haines & Daniel *f and l*
 Harden, T. H., General In-
 surance Agent, 105 Bay st.
 Hohenstein, H., Agent Man-
 hattan Life, 104 Bay st.
 Johnston & Douglas *f and l*
 Lamar, G. W. *l*
 Neufville & Co. *f*
 Reitze, C. A. *f and l*
 Rowland & Meyers *f*
 Stewart, J. T. *f*
 Sullivan, John & Co. *f and l*
 Wheaton, J. F. & Son *f and l*

SPARTA.

Buckner & Roberts *f*
 Burnett, W. H. *f*
 Cary, C. S. *f*

TALBOTTON.

Carreker, N. P. *f*
 Smith, L. W. *f*

THOMASVILLE.

Hansell & Merrill *f and l*
 Mitchell, W. H. *f*
 Smith, A. R. *f*
 Smith & Evans *f*

VALDOSTA.

Lane, M. B. *f*
 Peebles, R. A. & Sons *f and l*
 Varndoe, J. V. *l*

WARRENTON.

Felts, R. L. *f*
Heath & Bro. *f*
Hundley, Thos. S. *f*
Walker, W. J. & Son *f*

WAYCROSS.

Lott, Warren *f and i*
Stanton, V. L. *f*

WEST POINT.

Jackson, W. S. *f*
Lanier, W. C. & L. *f*
Sheppard, L. W. *f*

IDAHO TERRITORY.

BOISE CITY.

Brown, Jonas W.
Fallon, W. D.

Lamb, John M.
Meek, Edgar.

Moore, C. W.
Stevenson, Chas. C.
Wood & Wilson.

ILLINOIS.

ALTON.

Fisher, Frank *f and i*
Gossran, R. *f and i*
McKinney, A. R. & Son *f and i*
McPike, H. G. *f*
Rudershausen & Sonntag *f and i*
Schlueter, C. A. *f and i*
Whipple & Smiley, *f and i*

ALTONA.

Byers, L. K. *f and i*
Sawyer, G. W. *f and i*

AMBOY.

Andrus, W. B. *f and i*
Egan, Michael *f*
Fogarty, Patrick *f*
Ives, W. E. & Son *f*
James, Pease M. *f and i*
Little, Josiah *f and i*
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Gallistel, M. W. /

COLLINSVILLE.

Hadley, W. C. /
Kalbfleisch, J. R.
Neustadt, A.
Powell, A. M.
Wadsworth, J. L. R.
Wilbert, Henry

CRESCENT CITY.

Cassidy, R. Z. / and /
Egley, W. H. /
Fiddler, R. G. /
Harwood, L. /
Pape, H. L. /

DANVILLE.

Bandy, B. E. /
Gurley, W. F. E. / and /
Lee & Huber / and /
Maxon, O. F. /
Palmer, Samuel /
Partlow, A. & Son /
Patterson, H. C. /
Phillips, Jas. H. /
Wilber, P. /

Winter, Carl /
Wolford, M. J. / and /

DECATUR.

Barnes & Watkins /
Bunn & Park /
Condell, W. J. /
Handy & Roney /
Hoy, Simon P. /
Hunter Bros. /
Leforge, J. & Son / and /
McGorray, B. /
Montgomery & Shull / and /
Montgomery Bros. /
Nichols, W. S. /
Pritchett, Thos. A. & Son
Randolph & Gehr / and /
Roberts & Frick /
Wagner, H. D. /
Warren & Durfee / and /

DE KALB.

Mosher, E. L.
Pond, W. L.
Russell, J. S.
Vaughan, S. O.
Wood, E. O.

DIXON.

Charters, J. B. /
Dimick, A. /
Fleck, J. G. /
Hess, John /
Pinkney, E. / and /
Sanford, J. F. /
Thomas, J. V. & J. E. / and /

DUQUOIN.

Anderson, A. C. /
Honsel, W. A. /
Linzie, C. F. /
Melton, John /
Messmore, Jacob /
Pope, B. W. /
Pyles, Jos. /
Silkman, Wm. /

EAST ST. LOUIS.

Fekete, Thos. L. /
Renshaw, John W. / and /
Sexton, H. D. /
Slater, R. A. /
Walrath, C. L. /

EDWARDSVILLE.

Evans, R. B. /
Gaiser, Gustav A. /
Hall, Wm. H. /
Krome, Wm. H. /
Powell, Alex. /
Tartt, James T. / and /

EFFINGHAM.

Cronk, Jas. E. /
Dyke, Wm. F. / and /
Gwin, J. N. /
Habing, Henry G. /
Jones, John / and /
Kagay, B. F. Jr. /
Lecrone & Worman /
Nolte, Casper /
Partridge, Jos. /
Partridge & Nolte /
Van Allen, C. A. / and /

ELGIN.

Allen & Hunter / and /
Bloomfield, N. J. / and /
Chamberlain, D. A. /

ILL., Elgin—Cont.

Cranston, F. H. *f*
 Farnum, J. W. *f*
 Harvey, Geo. F. *f*
 Hewitt, S. Nellie *f*
 Hubbard & Gilbert *f and l*
 Jencks, D. R. *f*
 Jeune, Chas. W. *l*
 Joslyn, Frank W. *f*
 Lewis, A. T. *f*
 Lovell, E. C. & V. S. *f*
 Padalford, R. W. *f*
 Rushton, Thos. J. *f*
 Voigt, August *f*
 Weld, W. S. *l*

ELMWOOD.

Davis, J. J. *f and p g*
 French, Wm. *l*
 Harding & Kirkpatrick *f*
 Jones, J. E. *f*
 Reed, F. W. *f*

EL PASO.

Bennett, Walter *f and l*
 Carlton, F. W. *f*
 Hoagland, W. H. *f and l*
 Kerr, J. J. *f*

ENGLEWOOD.

Adams & Dubney *f*
 King & Schmidlap *f*
 McClum, E. H. *f*
 Mick, Prebel & Mick *f*
 Redfield, C. S. *f*
 Rice, W. H. *f*
 Warner, A. G. *f*
 Warner & Redfield *f*

EVANSTON.

Boutelle, J. P. *f*
 Culver, John *f*
 Hill Bros. *f*
 Hoag, W. G. *f*
 Iott & Son *f*
 Kearney, George *f*
 Kellam, John H. *f and l*
 Prindle & Co. *f*
 Paul, E. R. *f*

FAIRBURY.

Carrithers Bros. *f*
 Murdock & Son *f and l*
 Olney, S. *f*
 Van Doorn, W. H. *f*

FAIRFIELD.

Adams, R. D. *f*
 Bunch, P. *f*
 Ellis, C. O. *f*
 Jessop, R. N. *f*
 Johns, G. W. *f*
 Kramer, E. *f*
 McCartney, T. *l*
 Van De Water, W. H. *f*

FARMER CITY.

Moreland & Lowry *f*
 Young, W. S. *f and l*

FLORA.

Smith & Richey *f*
 Smith, G. W. *l*

FREEPORT.

Ahsendorff, L. *f*
 Cronkrite, W. N. *f*
 Gund, Frederick *f*

Mayer, U. M. *f*
 Munn & Buckman *f*
 Rhodes, Benj. *f*
 Taylor & Grib *f and l*
 Wilcoxon, M. H. *f*
 Wiles & Greene, *f*

FULTON.

Bastian Bros. *f*
 Hansen, A. M. *f*
 Moss, A. *f*
 Snyder, W. C. & J. C. *f and l*
 Terwilliger, George *f*
 Wheeler, C. N. *f*

GALENA.

Barner, Christov *f and l*
 Baume & Leckley *f and l*
 Birkbeck, William *f*
 Deitz, V. *f*
 Fowler, Dr. B. F. *l*
 Luning, A. *f*
 Merrick, Chas. *f*
 Rowley, Louis A. *f*
 Shafer, Thos. & Sons *f*
 Speaslv, M. *f and l*
 Stahl, Freder.ck *f*

GALESBURG.

Arnold, Seymour *f*
 Bangs, E. D. *l*
 Boggs, J. B. *f*
 Brainard, W. H. *l*
 Brown, H. I. *l*
 Canfield, Louis *f*
 Clark, Ella *f*
 Ekins & Clark *f*
 Ellis, J. H. *f*
 Kingsbery & Holmes *f and l*
 Martin, T. B. *f and l*
 Martin, Ella M. *f*
 Sanborn, L. W. *f and l*
 Tilden, J. *f*

QALVA.

Countryman, Irving *l*
 Edson, E. B. *f*
 Holmes, J. E. *f and l*
 Maddox, A. R. *f*
 Norling, J. E. *f*
 Olsen, J. W. *f*
 Palmer, G. D. *f*
 Pierce, N. *f and l*
 Shurtleff, C. A. *f*

GARDNER.

Allison, W. S. *f, l and a*
 Coles, J. H. *f*
 Frary, A. *f*
 Lutz, J. C. *f*
 Wilkinson, Geo. L. *l*

GENESEEO.

Engdahl & Aldun, *f*
 Harbaugh, Wm. *f*
 Hosford & Son *f and l*
 McArthur, F. *f*
 McBroom, W. J. *f*
 Schnabele, P. S. *f*

GENEVA.

Green, John H. *f*
 Hoyt, P. D. *f*
 Kendall, Geo. J. *f and l*
 West, A. P. *f*

GILMAN.

Cassidy, Henry T. *f and l*
 Cassidy, Wm. H. *f*
 Merriitt, Amb er E. *f*

Meyer, Charles *f*
 Miller, R. H. *f*
 Nugent, Charles B. *f*
 Powell, Almet *f*
 Parker & Allen, *f and l*

QIRARD.

Hamilton & Metcalf *f*
 Hamilton, Henry C. *l*
 King, Ira M. *f*
 Page, E. W. *f*
 Thompson & Burnett *f*
 Tipton, Geo. L. *f*

GREENVILLE.

Clarkson, J. J. *f*
 Chittenden, M. B. *f*
 Dewey, R. K. *f*
 Evans, W. M. *f and l*
 House, M. M. *f*
 Reid, Ward *f*
 White, Walter C. *f*

HAVANA.

Coppel, C. E. *f and l*
 Mitchell, I. N. *f and l*

HENRY.

Disosway, E. T. *f*
 Jones, J. H. *l*
 Krenz, J. N. *f*
 Pool, A. M. *f and l*
 Potter, F. S. *f*
 Waterfall, R. H. *f and l*

HIGHLAND.

Balsiger, John *f*
 Beck, Alexander *f*
 Gruaz, Timothy *f and l*
 Tuffe, Chas. *f*
 Willmann, J. H. *f*

HILLSBOROUGH.

Albot, Wm. *f*
 Brown, J. A. *l*
 Cress, A. A. *f and l*
 Edwards, P. J. *l*
 Fero, M. *f*
 Frye, Jake *f*
 Markell, — *l*
 McLean, John J. *f*
 Pifer, A. *f*
 Sawyer, Amos *f and l*
 Truitt, Chas. *f*

JACKSONVILLE.

Bancroft, Joseph H. *f*
 Brown & Oliver *f, l and a*
 Catlin, C. A. *l*
 Goheen, Lycurgus *f*
 Doan, King & Upham *f*
 Dunlap, Phil. *l*
 Kirby & Grierson *f*
 Lathrop & Ward *f*
 McAban, J. R. *l*
 McCullough, W. H. *l*
 McDonald, Andrew N. *f and l*
 Milburn, Nicholas *f*
 Trabue, John *f*

JERSEYVILLE.

Cutting, L. M. & Son *f, l and a*
 Diemunsch, E. C. *l*
 Fisher, H. W. *f*
 Spencer, Anna *f*

JOLIET.

Avery, S. P. *f*
 Bischman, L. C. *f and l*
 Cagwin, A. E. & Co. *f and l*

Clement & Oliver *f*
Egan, Jas. *f*
Grinton, Wm. *f*
Marsh, H. N. & Co., Fire
and Life Insurance.
Rowell, Nat. J. *f and l*
Shaw, E. B. *f and l*
Soule, Lester *f*
Tyler, S. S. & Co. *f and l*
Wood & Howard *f and l*
Zarley & Reitz *f and l*

KANKAKEE.

Brosseau, Noel *f and l*
Hanna, Isaac B. *f and l*
Ripley, Lorenzo *f*
Savoie, Chas. O. *f and l*
Schneider, Chas. *f*
Warriner, E. B. *f and l*
Weinland & Orr *f*
White, Harvey *f*
Zinkann, Adam *f*

KEWANEE.

Anthony, Geo. A. *f and l*
Long, H. H. *f*
McCullough, C. E. *f*
Maul, A. *f*
Potter, Ph. *f*
Platt, N. H. *f*
Remick, C. F. *f and l*
Remick, W. H. *f and l*
Talcott, J. A. *f*
Warner, A. O. *f*

KNOXVILLE.

McIntosh, J. D. *f*
Nisley, J. M. *f*

LANARK.

Glottelty, Josiah M. *f and l*
Wolf, Martin *f*
Yeager, Joseph *f*

LA SALLE.

Cleary, Chas. *f*
Mason, W. S. *f and l*
Murphey, G. M. *f*
O'Sullivan, M. *f*
Rosenhaupt, Solomon *f*
Stickels, A. J. *f*
Walrad, B. F. *f*

LEBANON.

Buscher & Herding *f*
Hightower, David *f*
Wagoner, E. B. *f*
Zerwick, Louis *f*

LEMONT.

Norton, W. W. *f*
Warner & Peiffer *f*

LENA.

Bowker, W. E. *f*
Brown, E. P. *f*
Dodds, H. M. *f*
Dodds, S. J. *f and l*
Hinds, Andrew *f*
Krape, A. A. *f*
Waite, Chas. *f and l*
Wilsey, O. J. *f and l*
Wingart, H. *f*

LINCOLN.

Beson, Wm. M. *f*
Cadwallader, A. D. *f*
Corwine, Geo. D. *f*
Cox, Geo. D. *f*

Dana & Haller *f*
Jenkins, Mrs. Minnie E. *f*
Maxwell, R. C. *f*
Parker, Geo. W. *f*
Pegram & Bro. *f*
Schwefterger, L. C. *f*
Talbutt, B. S. *f and l*
Thomas, W. A. *f*

LITCHFIELD.

Atteberry, J. I. *f*
Charles, Willis *f*
Crouch & Rose *f*
Elliott, E. R. *f*
Hood, H. H. *f*
Ward, Chas. W. *f*
Wood, L. F. *f*

MACOMB.

Brewster, S. P. *f*
Chrisinger, John W. *f*
Cummings, J. H. *f*
Holly, T. R. *f*
Innes, Chas. I. *f*
McLean, Alex. *f*
Odenweller, Richard *f*
Piper, O. F. *f*
Ruckle, W. H. *f*
Sorter, Thos. I. *f*
Vose & Sherman *f and l*
Wooten, D. *f*

MARION.

Benson, Arch. *f*
Binkley, T. J. *f*
Goddard, L. A. *f*
Warder, W. H. *f*

MARSEILLES.

Blanchard, M. E. *f*
Harrington, R. T. *f*
Morey & Neff *f*
Neff, F. T. *f*
Stone, A. L. *f*

MARSHALL.

Benallack, Phil. *f*
Clark, Thos. W. *f*
Cole, A. P. *f*
Cole & Cole *f*
Duncan, Wm. D. *f*
Emerson, Edward *f*
Greenough Bros. *f*
McCann & Pierce *f and l*
Mitchell, L. B. *f*
Perdue, Chas. *f*
Rhoads, W. E. *f and l*

MASCOUTAH.

Hehner, Philip D. *f*
Henrich, George *f*
Lill, Peter W. *f*
Lischer, Christopher *f and l*
Scheve, Gust. J. *f and l*

MASON CITY.

Badger, S. M. *f*
Forsyth, N. S. *f*
Thompson, H. C. & Co. *f*

MATTOON.

Cauty & Ewing *f and l*
Cox, Frank *f and l*
Cunningham, John *f*
Fisher, James *f*
Jackson & Spiller *f and l*

MENDOTA.

Cranwell, T. S. *f and l*
Guy, George *f*

Kieselbach, Otto *f*
Lamberton, J. A. *f*
Madden & Goediner *f and l*
Ruggles, R. H. *f*
Smith, Austin *f*

METROPOLIS CITY.

Brown, W. R. *f*
Conner, J. Q. A. *f*
Corlis, Edwin *f*
Davison, R. A. *f*
Glass, J. L. *f*
Kerr, D. B. *f*
Kerr, S. B. *f*
Lukins, J. R. *f*
McBane, W. A. *f*
Norris, P. H. *f*
Smith, R. N. *f*
Young, G. W. *f*

MINONK.

Bell, Lilla C. *f*
Cutler, C. A. *f*
Dunn, W. R. *f and l*
Hesse, H. *f*
Simpson, Helena B. *f*
Tjardes, John E. *f*

MOLINE.

Fish, L. E. *f*
Morgan, A. R. *f*
Stevens, W. E. *f and l*
Swenson, Gus *f*
Walker, Geo. W. *f and l*

MONMOUTH.

Caldwell, F. M. *f, l and a*
Cotes, F. H. *f, l and a*
Huey & Bolon *f and l*
Johnson, J. *f and a*
Parry & Turnbull *f and l*
Roberts, Peyton *f and l*
Whitenack, W. W. *f*

MONTICELLO.

Latman Bros. *f*
Pittman, Frank *f and l*
Porter & Jewell, *f and l*
Stickel, D. *f*
Webster, S. B. *f*
Woolington, A. J. *f*

MORRIS.

Bartlett, Geo. W. *f and l*
Gould, Hon. C. H. *f and l*
Hitchcock, W. D. & Co. *f and l*
Woodbury, A. G. *f*

MOUNT CARMEL.

Crandall, E. J. *f and l*
Harvy, B. A. *f*
Henning, H. *f*
Hughes, Wm. *f*
Kreider, John *f*
Tilton, R. *f*
Titus, D. *f*
Turner, G. C. *f*

MOUNT VERNON.

Baugh, J. W. *f*
Burton, C. H. *f*
Crowder, J. B. *f*
Green, W. H. *f*
Johnson, A. C. *f*
Pace, W. T. *f*
Peery, R. A. *f*
Petfit, O. O. *f*
Pollock, J. L. *f*
Rutherford, G. L. *f*
Watson, Albert *f*
Webb, A. C. *f*

ILLINOIS—Continued.**MURPHYSBOROUGH.**

Cox, D. *l*
 Decker, Phil. *f*
 Hill & Martin *f*
 Kennedy, Geo. Jr. *f*
 Keuhle, F. & Son *f and l*
 Roberts, A. H. *f*
 Thomas, D. B. *l*

NAPERVILLE.

Cody, Arthur B. *f and l*
 Dieter, V. A. *f*
 Freeman, Arthur R. *f and l*
 Goodrich, H. H. *f*
 Kendall, F. A. *f and l*
 Rassiweiler, H. H. *f*
 Scott, W. Sr. *f*
 Scott, B. A. *f and l*
 Strubler, Phil. *f*

NASHVILLE.

Forman Bros. & Jones
 Le Compte, T. S.
 Miller, I.
 Washington Cos. Abstract Co.
 Weinman, Chas.

NORMAL.

Baird, W. W.
 Chaplin, R. B.
 Miller, J. B.
 Park, C. R.

OLNEY.

Gunn, John H. *f*
 Heap, John P. *f*
 Hinman, C. A. *f*
 Lingle, R. E. *f*
 Moutray, J. I. *f*
 Slanker, G. D. *f*
 Tennyson, A. *f*
 Von Almen, J. C. *f*
 Wharf, James E. *f*
 Wharf, James W. *l*

OTTAWA.

Black, Robert O. *f*
 Fuchs, G. W. *f*
 Gibson, Theodore C. *f*
 Harris, J. O. & Son *f, l and a*
 Leland, Sherman *f*
 Mackinlay, Thos. E. *f and l*
 Mattes, Nic. *f*
 Ravens, George W. *f and l*
 Stout, John *f*
 Thomas A. *f*
 Tryon, C. E. *f and l*

PANA.

Dobbs, Wm. T. *f*
 Little, O. W. *f and l*
 McQuigg, J. C. *f and l*
 Smith, Preston W. *f*
 Stockbridge, F. W. *f*
 Vidler & Tribbett *f and l*

PARIS.

Bristol & Son *f and a*
 Gregg, W. J. *f, l and a*
 Judson, W. H.
 Magner, J. H.
 Nelson, H. F. *f*
 Roach, W. O.
 Tanner, A. *f and a*

PEKIN.

Flanagan, M. J. *l*
 Haines, James *f and l*

Helsel, L. *f*
 Kuhl, J. G. *f*
 Lucas, J. *f*
 Montague, L. *f and a*
 Rhodes, Erastus *f*
 Schaefer, Fred. *f and l*
 Velde, Henry F. *f and l*

PEORIA.

Ames, E. M. *f*
 Bills, Roswell & Co. *f and l*
 Callender & Co. *f and l*
 Cramer, J. C. *f*
 Cummings & Hatfield, *f*
 Cunningham, F. O. *f*
 Deyo, J. H. *l*
 Diefendorf, J. W. *l*
 Ely, T. S. *l*
 Feger, I. N. *f and l*
 Gales, W. R. *l*
 Gilliam, Geo. T. *f and l*
 Hansel & Brown *f, l and a*
 Jacobs, Hero *f*
 Keene, J. E. *l*
 Keene, John G. *l*
 Kempshall, R. W. *l*
 Kinney, S. N. *f*
 Miles, B. F. *f, l and p g*
 Page, M. K. *l*
 Richmond, Lizzie R. *f and a*
 Stevin, Frank S. *f*
 Smith, David *l*
 Smith, Philip *f*
 Weir, L. T. *l*

PERU.

Briel, J. C. & Geo. *f and l*
 Bulfer, August *f*
 Moon, Thos. *f*
 Ream, Henry *f*
 Struever, Chas. *f and l*
 Struever, Rudolph F. *f and a*
 Werling, F. X. *f*

PETERSBURGH.

Carter, O. B. *f and l*
 Collier, Chas. R. *f*
 Fischer, J. H. *f*
 Oeltjen, E. R. *f*
 Ott, Jesse M. *f and l*
 Robbins, James M. *f and l*
 Scott, P. S. *f*
 Shipp, C. *f*
 Young, Arthur *f*

PITTSFIELD.

Burt, E. A. *f and l*
 Chamberlain & Bros. *f*
 Chapman, C. P.
 Clare, M.
 Dow, Aug.
 Fubell, Albert *l*
 Graves, A. D.
 Hirschheimer, I.
 Johnston, W. H.
 Mathews, Ross.
 Nieber, F. W.
 Rider, J. A.
 Scanland, R. C.
 Steers, Wm. *f*

PONTIAC.

Avery, O. F. *f*
 Ball, A. C. *f*
 Dye, Miss Estella *f*
 Jenkins, Wm. H. *f*
 Kay, Jos. T. *f*
 Lacey, Wm. S. *f*
 Leahey, J. *f*
 Sims, S. E. *l*
 Tanquary, & Myers *f*

PRINCETON.

Hungerford, John *f and l*
 Johnson, F. A. *f*
 Loverin, M. G. *f*
 Mesenkov, W. H. *f*
 Miller, Jacob *f and l*
 Romberger, L. D.
 Streeter, L. H. *f*
 Ziegler, O. H. *f*

QUINCY.

Avise, Wm. M. *f and l*
 Berger, Sim. *f*
 Binkert & Cruttenden *f*
 Bishop, James M. *f and*
 Brown, Geo. W. *f and l*
 Cleveland & Murphy *f*
 Eull, John M. *f and l*
 Glenn, John G. *f*
 Heine, A. H. *f*
 Herr, Theodore *f*
 Jansen, Richard *f and*
 Karp, Wm. *f*
 Kemp, Henry *f*
 King, Clinton *f*
 Parish, Mrs. B. *f*
 Parker, E. J. *f*
 Ricker, H. F. Jos. Jr. *l*
 Rigg, Frank M. *l*
 Seeger, Chas. E. *f*
 Simmonds, L. D. *f and l*
 Vaseu, Benj. *f*
 Waldhaus, Fred. *f*

ROCK FALLS.

Burch, J. J. *f*
 Haskell, W. W. *f*

ROCKFORD.

Ageson, N. S. *f*
 Blake, E. *f*
 Briggs, C. C. *f*
 Knight, B. A. *f*
 Lockwood, E. E. *f*
 Marsh, E. H. *f*
 McInnes, Wm. *f*
 Penfield, S. F. & G. F.,
 General Insurance Agents
 Sheldon, C. W. *f*
 Weld, W. R. *f*

ROCK ISLAND.

Bahnsen, F. *f and l*
 Buford, J. M. *f and l*
 Cleland, J. H. *f*
 Harris, Geo. W. D. *f*
 Hayes, W. H. *f, l and a*
 Hellsenstell, Carl *f and l*
 Hodgson, Chas. E. *f*
 Huesing, A. D. *f*
 Hurst, E. W. *f and l*
 Lieberknecht, Ed. *f and l*
 Loosley, J. E. & Co. *f*
 Medill & Whitehead *f and l*
 Quist, Geo. L. *f and l*
 Schill, H. L. *f*

SANDWICH.

Cox, F. R. *l*
 Faxon, C. G. *f*
 Sedgwick, S. P. *f*
 Sedgwick, W. W. *f*
 Schneider, Charles A. *f*
 Stinson, S. B. *f*

SHELBYVILLE.

Barbee, Milton *f*
 Baum, Wm. *f*
 Craig & Garis, *f and l*
 Johnson, J. W. *f*

Joyd & Keller *f and l*
Martin, H. L. *f*
Miller, J. F. *f*
Miller, W. H. *f*
Robertson, H. C. *f*

SPRINGFIELD.

Donnelly & Co. *f and l*
Lehman, S. H. *f and l*
Grant, D. & F. L. *f and l*
Wimsley, Wm. P. *f*
Lerman & Co. *f and l*
Leisberger, A. *f and l*
McConnell, John *f*
Hidgely & Culp *f and l*
Stevens, H. A. *f and l*
Walker, E. S. *f and l*
Walker, R. G. *f and l*
Wilson, E. A. *f and l*

STERLING.

Kaum, E. G. *f*
Champion, R. *f*
Criswell, James *f and l*
Emmitt, J. V. *f*
Holmes, John L. *f*
Greenough, J. St. John *f and l*
McCune, James A. *f and l*
Miller, D. L. *f*
Mannings, L. *f*
Smith, Adam *f*
Peats, J. C. *f*
Underwood, E. C. *f and l*

STREATOR.

Baker & Williams *f*
Bawden, T. C. *f*
Chubbuck, O. *f*
Bates, W. S. *f*
Myers, Ed. C. *f*

Painter, U. S. *f*
Pirkey, J. C. *f and l*
Richards, G. L. *f*
Ryon, O. B. *f*
Wilson, J. G. *f*

SULLIVAN.

Grider, John T. *f*
Minor & Spittler *f*
Paine, Geo. W. *f and l*
Peadro, R. M. *f*
Scott, T. H. *f and l*

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Barnes, H. G. *f*
Kinney, H. T. *f*
Kirkwood, W. H. *f*
Shumway, J. N. C. *f*

URBANA.

Dunlop, Jas. *f*
Hubbard, G. W. *f*
Russell, C. M. *a*
Russell, H. M. *f, l and a*

VANDALIA.

Capps, Benj. *f*
Collins, J. D. *f and l*
Dings, C. L. *f*
Emmel, F. *f*
Gochenour & Dickman *f*
Higinbottom, C. W. *f*
Lever, S. M. *f*
McCord, J. N. *f*
Miller, L. W. *f and l*
Smith, C. G. *f*
Wahl, E. L. *f*
Waterman, A. D. *f*

WARSAW.

Bellersheim, Geo. & Co. *f and l*
Garretson, M. *f, l and a*
Hunt, Dr. T. B. *f and l*
Johnston, J. E. *f and l*
Klingebiel, Geo. B. *f*
Kruskhof, F. *f*

WATERLOO.

Borchert, John S. *f*
Coerver, Kilian *f*
Hambuechen, F. W. *f*
Horine, Wm. H. Sr. *f and l*
Horine, Wm. H. Jr. *f*
O'Neill, Oscar *f*
Zimmer, Philip *f*

WATSEKA.

Gilbert, C. C. *f and l*
Harrington, Geo. C. *f*
Harroun, A. D. *f*
Martin, Frank P. *f*
Morgan, Decatur *f*
Staples, S. G. *f*
Watson & Swinford *f*

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Backus, Chas. T. *f*
Erskine, D. M. & Son *f*
Hattley, Geo. F. *f*
Heath, O. H. *f*
Heydecker, C. F. *f*
Hinckley, H. A. *f*
Jones, C. T. *f*
Jones & Fisher *f*
Lough, N. A. *f*
Partridge, H. E. *f*
Wiard, C. F. *f and l*

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Aolen, J. P. *f*
Crump, Wm. *f*

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Durbin, W. T. *f*
Fulton, Jos. & Son *f*
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McCormick, D. N. *f*
Vetterville, Jas. J. *f*
Shanklin, Wm. V. *f*

ANGOLA.

Dawson, Benj. F. *f*
Bates, L. *f*
Kinney, John J. *f*
Macartney, Frank *f*
Morse, Russell R. *f*
Powers, Frank M. *f*
Rakestraw, Oscar *f and l*
Wambaugh, U. L. *f and l*

ATTICA.

Blont, M. *f*
Martin, H. C. *f*
Martin, James *f*
Onick, R. S. *f*

Reed, Wm. B. *f*
Ulrick, Charles *f*
Wilson, M. L. *f*

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Meese, W. L. *f*
Moody, D. D. & Son *f*
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Sprott, T. H. *f and l*
Walborn, Jacob *f*

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Merkel, A. H. *f*
Mullen & Dennerlein *f*
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Stedman & Vail *f and m*
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Wymond, John E. *f*

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Iseminger, G. O. *f*

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Stalker, J. M. *f*
Walls & Walls, *f*

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Osbon, G. W. *f*

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East & Carmichael *f*
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Henley, H. *f*
Holtzman, John *a*
Louden, J. H. *f*
Rogers, L. D. *f*
Rogers & Woolley *f*
Worrell, C. R. *f*

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Lacey, C. E. *f*
Lee, M. W. *f*
Lassell, F. A. *f*
Smith, D. T. *f*
Swaim & Swaim *f*
Todd, N. K. *f*

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 Sneider, A. *f*

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 Bradley, James S. *f*

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 Snell, H. F. *f*
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 Tyrrell, H. H. & Daughter *f*

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 Jarboe & Seiders *f and l*
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 Heeg, C. A. *f*
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 McCleary, W. M. *f*
 O'Byrne, G. F. *f*
 Reynolds, W. *f*
 Shirk, J. C. *f*

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 Campbell, John A. *f*
 Swaysgood, J. W. *f*
 Tomlinson, W. W. *f*
 Wanemaker, H. *f*

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 Markle, W. T. *f*
 Mosbaugh, F. C. *f*
 Sahr, William P. *f*

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 Wiltermood & Strain *f*

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 Haas, Andrew *f*
 Hollis, Chas. T. *f*
 McKinley, Wm. *f, l and a*
 McLallen Bros. *f*
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 Wigent, J. C. *f and l*
 Woodworth, O. H. *f and l*

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 McIntosh, — *f*
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 Huff, Geo. *f*
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 Larsch, H. C. *f*
 Shultz & Ramsey *f*
 Thomas, A. D. *f*
 Thomas, C. L. *f*
 Voris, Ed. *f and l*
 Voris, Ezra *f*
 Williams & Wilhite *f*
 Wright & Miller *f*

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 Seeburger, F. *f*
 Vanwinkle, S. P. *f*

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 Ramey, J. M. *f*

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 Johnson, Frank *f and l*
 Mayfield, G. E. *f*
 Tindel, John *f*

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 Hamnstein, Wm. *f and l*
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 Hubbell, Conley *f and l*
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 O'Diltz, Jas. *f*
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 Weaver, D. N. *f*
 Wood, Julius D. *f*

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 Decker, Chas. *f and l*
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 Lowenstein, S. I. *f and l*
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 Weil, M. & Son *f and l*

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 Harding, J. & L. *f*
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 Kuhne & Co. *f*
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 Mouning, H. *f*
 Neireiter, Conrad *f*
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 Scarlet, C. *l*
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 Wadsworth, Geo. *f*

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 Whenitt, Wm. H. *l*

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 Dill, Peter *f*

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Wilkinson, Warren W. *f*

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poor, S. C. *f*

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stone & Mameret *f*
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Anderson & Gelwick *f and l*
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ilmore, John *f*
rooms, T. C. *f*
ammond, C. S. *f and l*
eifer, Charles *f*
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arshall, George B. *f*
oore, Thos. T. *f*
utt, James S. *f*
Richardson, J. *f*

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ranham, A. K. *f*
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Hughes, W. A. *f*
udkins, E. J. *f*
ewis, W. M. *f*
rr, A. S. *f and l*
lifer, L. *f*
itoner, E. E. *f*
Williamson, Robt. *f*

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Donnell, Seth *f and l*
owe, C. C. *f*
arshall, L. H. *l*
doulton, P. H. *f*
ibane, Chris. *f*
imawley, Divan *f*
it, John, J. H. *f*

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Walker, C. A. *f*
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Shinn, B. G. *f*
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Wiley, H. *f*

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Saunderson & Comparet *f and l*
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Redick, M. S. *f*

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 Closson, S. M., *f and l and a*
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 Scott, Jeff R. *f*

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Breece, W. H. *f*
 Gallaher, J. F. *f and l*
 Krueger, Martin T. *f*
 Snook, Jonathan, *l*
 Thornton & Orr *f and l*
 Tuthill, H. B. *f*

MISHAWAKA.

Clark, Wm. M. *f*
 Cole, E. F. *f*
 Judkins, Wm. H. *f*
 Niles, H. G. *f and l*
 Prickett, N. *f*
 Schindler, J. J. *f*
 Strunk, John C. *f*

MITCHELL.

Berry, C. L. *f*
 Burton, G. W. *f*
 Hoskins, S. G. *f*
 Kimberlin, — *f and l*
 Martin, S. F. *f and l*
 Moore, W. T. *f*
 Wood, J. B. *f*

MONTICELLO.

Johnsonbaugh, S. *f*
 Jones, Wm. *l*
 Jost, Albert *f*
 McBeth, James M. *l*
 Sill, M. M. *f*

MT. VERNON.

Hutchinson, A. & Co. *f and l*
 Robertson, Geo. W. *f*
 Rosenkrans, L. L. & Co. *f and l*
 Tate, J. B. & Co. *f, l and a*

MUNCIE.

Blount & Templer *f*
 Breese, J. D. *f*
 Eiler, John C. *f*
 Hickman, Wm. H. *f*
 Kiplinger, E. A. *l*
 Little, John L. *f*
 Little, W. L. *f*
 McMahon & White *f*
 Medsker, C. L. *f*
 Moore, C. W. *f*
 Rose, T. F. *f and l*
 Sanders, J. F. *f*
 Shipley, C. E. *f and l*
 Walterhouse, J. T. *f*
 Whippo & Messersmith *f*
 Wingham, Jesse *l*
 Wright, A. L. *f*

NAPPANEE.

Best, D. M. *f*
 Dansman, E. A. *f*
 Mellenger, J. C. *f and l*

NEW ALBANY.

Bentley, A. W. *f*
 Brewer, J. L. *f and l*
 Burke, R. E. *f*
 Condiff, M. D. *f*
 Dodd, H. C. *f and l*
 Harrison, J. G. *f*
 Heimberger, C. *f*
 Horn, John *f*
 Knirihm, H. *f and l*
 Knoefel, C. D. *f*
 McKay, W. H. *f and l*
 Morris, N. D. *f and l*
 Schwartzel, Chas. *f*
 Scribner, H. A. *f*

NEW CARLISLE.

Lancaster, S. C. *f and l*
 Shurts, J. W. *f*
 Warner, F. D. *f*

NEW CASTLE.

Bagot, Thos. *l*
 Gary & Harvey *f*
 Jeffrey, W. E. *f*
 Mellette, J. I. *f*
 Millikan, Thos. *l*
 Morris, J. M. *f*
 Mower, J. K. *f*
 Nixon, R. M. *f*
 Redding, T. B. *f*
 Tracy, D. A. *f*

NEW HARMONY.

Johnson, E. V. *f and l*
 Pelham, L. *f and l*

NEWPORT.

Brown, J. H. *f*
 Cushman, T. *f*
 Hartman, J. W. *f*
 Stephens, R. E. *f*

NOBLESVILLE.

Lucas, R. G. *f and l*
McCole, C. J. *f*
McKenzie, W. B. *f*
Wainwright, W. A. *f*
Wainwright, L. M. *f*

NORTH MANCHESTER.

Arthur J. W. *f and l*
Clemens, B. F. *f*
Mills, A. C. *f*
Roan, Geo. *f*

NORTH VERNON.

Campbell, W. M. *f*
Fall, W. R. *f*
Hagnis, W. B. *f*
Hudson, J. D. *f*
Kimmel, A. *f*
Little, F. E. *f*
McMillan, J. B. *f*

OXFORD.

Campbell, M. L. *f*
Dailey, C. *f*
Dwiggins, Z. *f and l*
Long, Walter *f and l*
McConnell, C. B. *f*
McConnell, W. J. *f*

PENDLETON.

Campbell, G. W. *f*
Goodrich, C. E. *f*
Hardman, J. W. *f and l*
Manning, J. C. *f*
Rogers, B. *f*

PERU.

Armitage, J. T. *f*
Bouslog, R. H. *f and l*
Deibert, J. A. *f and l*
Gibney, W. B. *f and l*
Haines, W. W. *f*
Heuton, J. T. *f*
Jackson, J. M. *f*
Mvers, B. L. *f and l*
Oates, J. D. *f and l*
Sullivan, W. W. *f*

PETERSBURG.

Alexander, A. H. *f*
Keith, J. L. *f*
Martin & Harris *f and l*

PIERCETON.

Barbour, Virgil *f*
Connell, D. H. *f*
Cummins, J. A. *f*
Hayes, H. W. *f*
Logan, J. F. *f*
McAlpine, B. *f*
Miller, J. H. *f*

PLYMOUTH.

Bender, John S. *f*
Buck & Toan *f*
Corbin & Corbin *f*
Hess, Wm. B. *f*
Houghton, John W. *f*
Kendall, W. M. *f*
McDuffy, David *f*
Packard, O. M. *f*
Parks, John W. *f*
Snyder & Stevens *f and l*
Tibbetts, Chas. B. *f*
Whitmore, Charles *f*

PORTLAND.

Boyd & Shanks *f*
Collins, John *f*
Corwin, C. *f*
Farber, C. C. *f*
Headington, N. & Co. *f*
Jaquay, J. A. *f*
Kinsey, D. S. *f and l*
Marsh, E. J. *f*
Safollett, J. F. *f*

PRINCETON.

Creswell, Wm. R. *f*
Devin, Jas. A. *f*
Dornick, V. *f*
McDonald, W. B. *f*
Williams, J. W. *f*

RED KEY.

Edger, G. N. *f*

RENSSELAER.

Austin, W. B. *f*
Dwiggins, R. S. *f*
Jessen, John H. *f*
Nowels, C. D. *f*
Spittler, Marion L. *f*
Steward, C. B. *f*
Watson, W. W. *f and l*
Willey, W. L. *f and l*

RICHMOND.

Barber, J. O. *f*
Bradbury & Son *f*
Brock, J. H. *f*
Cooke, Jos. H. *f and l*
Crockier, A. E. *f*
Doan, Isaac C. *f and l*
Frankel, Jacob *f*
Heulton & Smith, *f and l*
Moore, Chas. H. *f*
Moorman, John H. *f*
Ostrander & Bennett *f*
Peelle, Charles *f and l*
Rooney, John J. *f*
Wyatt, Barton *f*

RISING SUN.

Davis, R. L. *f*
Perkins, J. N. *f*
Stewart, S. H. *f*
Wilbur, D. S. *f*
Withers, F. *f*

ROCHESTER.

Bibler, J. H. *f*
Davis & Kendrick *f*
Smith, M. R. *f*
Smith, J. W. *f*

ROCKPORT.

Garlinghouse & Hudson *f and l*
Evans, J. S. *a*
Mansfield, G. W. *f and l*
Niblack, G. G. *m*
Sweeney, T. J. *f and l*
Taylor, Jessie D. *f*

ROCKVILLE.

Cord & Lambert *f and l*
Harvey, W. H. *f*
Murphy & Batman *f and l*
Sage, J. W. *f*

RUSHVILLE.

Armstrong, Jos. *f and l*
Clifford, L. *l*
Griffin, Lot D. *f*

Hilligoss, S. *l*
Irvin, Arthur B. *f*
Kelly, Robt. *f and a*
Kennedy, C. F. *f*
McDaniel, Lee *f*
Miller, B. F. *f*
Osborne, John H. *f*
Poe, Thomas *f*
Smith, Benj. L. *f*
Spurrler, Dr. J. H. *f and l*
Thomas, John Q. *f, l and a*

SALEM.

Alsbaugh, D. M. *f*
Alsbaugh & Lawler *f*
Hardin, J. J. *f and l*
Lanning, A. *f*
Morris, Harvey *f*
Ward, W. H. *f*

SCOTTSBURGH.

Davis, J. B. *f*
Ervin, J. F. *f*
Gladden, A. L. *f*

SEYMOUR.

Carter, P. L. *f*
Krewell, A. J. *f*
Langel, Philip *f*
McClellan, Joe F. *f*
Miller, H. P. *f*
Reynold, W. G. *f*
Thurston & Leininger *f*

SHELBYVILLE.

Akers & Isley *f*
Fleming, T. W. *f and l*
Kirk, G. W. F. *f*
Levinson, Jos. *f*
Otte, Fred. A. *f and l*
Showers, J. L. *f and l*
Whitcomb, Harry *f and l*
Winterrow, Taylor *f*
Young, John A. *f*

SOUTH BEND.

Brick, A. L. *f*
Brown, John M. *f*
Burns, A. M. *f*
Clifford, A. B. *f*
Creed, J. P. *f*
Easton, James *f*
Evans, E. W. *f*
Fisher, John E. *f*
French, C. H. *f*
Greene, Daniel *f*
Gibson, A. M. *f*
Hagerty, John *f*
Henderson, J. D. *f*
Howard, T. E. *f*
Hibberd & Arnold *f*
Kahn, Sol. H. *f*
Kizer & Woolverton *f and l*
Lederer, John *f*
Lewis, Jasper E. *f*
Listenburg, M. E. *f and l*
Mueller, F. W. *f*
Myler & Myler *f*
Piepenbrink, W. J. F. *f*
Stach, D. *f*
Tong, Lucius G. *f*
Witherill, O. S. *f*

SPENCER.

Beaman, W. H. *f*
Boswell, T. H. *f*
Coffey, J. A. *f*
Freeland, F. H. *f*
Lancaster, Sam'l *f*
Lucas, I. S. *f*

IND., Spencer—Cont.

Matthews, Matt. *f*
 Pickens, W. A. *f*
 Spangler, T. G. *f*
 Steele, E. C. *f*

SULLIVAN.

Holmes, A. A. *f*
 Kalley, Isaac H. *f*
 Stewart, C. M. *f and l*
 Wolfe, Benj. S. *f*
 Wolfe, Sol. T. *f and l*

TELL CITY.

Bollinger, J. *f*
 Huthstainer, G. *f and l*
 Ludwig, H. *f and l*
 Patrick, J. T. *f*

TERRE HAUTE.

Allen, Kelley & Co. *f*
 Armstrong, Sam'l E. *f and l*
 Biel, Wm. *f*
 Bigelow, Jas. D. *f*
 Conn & Heyroth *l*
 Donaghoe, Wm. E. *f*
 Grimes, Andrew *l*
 Hager, John R. *f*
 Havens, Benj. F. *f*
 Henry & Early *f*
 Reichert, J. C. *f*
 Riddle, Hamilton & Co. *f, l and a*
 Royse, I. N. C. *f*
 Schmidt, Frank F. *f*

THORNTOWN.

Brown, W. S. *f*
 Cravens, O. *f*
 Johnson, C. W. *f*
 Moore, L. B. *f*
 Neal, H. C. *f*
 Potter, S. L. *f*
 Potts, R. S. *f*

TIPTON.

Gilbert, D. E. *f, l and a*
 Martindale & Patterson *f*
 Jennings, H. L. *l*
 Robinson, J. W. *f*
 Seright & Clark *f and l*
 Urmston, J. C. *f*
 Wright, R. W. *f and l*

UNION CITY.

Jaqua, A. *f*
 Lelever, H. H. *f*
 Masslich, Bently *f*
 Stall, J. G. *f*
 Woodbury, Cyrus, *f*

VALPARAISO.

Bartholomew, S. *f and l*
 DeMotte, Mark L. *f*
 Hawkins, Jas. B. *f*
 Marquardt, P. *f*
 McClelland, M. L. *f, l and a*
 Reading, W. L. *f*
 Salyer, D. A. *f*
 Skinner, J. H. *f*

VERSAILLES.

Day, Josiah P. *f and l*
 Hossmer, E. H. *f*

VEVAY.

Dufour, A. P. *f and l*
 Goley & Livings *f and l*
 Orem, J. P. *f*
 Pleasants, G. S. *f and l*
 Works, Addison *f*

VINCENNES.

Bayard, J. L. & Co. *f*
 Convery, Jerome *f and l*
 De Bruler & Keith *f and l*
 Drew, J. L. *f and l*
 Ghee, M. P. *f and l*
 Hall & Alsop, *f*
 Hopkins, A. R. *f*
 McCoy, Geo. W. *f*
 Mason, Wm. C. *f*
 Ramsdell, Geo. *f*
 Robinson & Johnson *f*
 Tyler, W. M. *f*

WABASH.

Atkinson, A. M. *l*
 Barton, Mike *l*
 Mackey & Amoss *f*
 Parmenter, John *f*
 Ross & Mote *f and l*
 Ross, J. P. *f and l*

WARSAW.

Ale, Alfred *l*
 Bolton, T. R. *f*
 Briggs, H. S. *f*
 Coleman Bros. *f and l*

Cook, Howard *l*
 Encille, Wm. F. *f*
 Lesh & Peddicord *f*
 Mast, W. F. *f*
 Milne, A. S. *f*
 Moon, Geo. R. *f*
 Morris, B. O. *f*
 Runyan, J. N. *f and l*
 Stuart, T. C. *f*
 Wideman, J. D. *f*
 Wool & Bowser *f*

WASHINGTON.

Alford, G. W. *f and l*
 Backes, H. *f*
 Barber, A. C. *f and l*
 Kelley, J. D. *f*
 McCracken, J. H. *f*
 Marmaduke, W. W. *f and l*
 Walters, Geo. S. & Co. *f*
 Williams, J. E. *f*

WATERLOO.

Abbey, G. T. *f*
 Brysland, E. T. *f and l*
 Leas, Wm. H. & H. K. *f*

WINAMAC.

Brown, J. W. *f*
 Freeman, N. R. *f*
 Steis, H. H. *f*
 Thompson, J. S. *f*

WINCHESTER.

Boltz & Boltz *f and l*
 Canada & Marsh *f*
 Diggs, C. W. *f*
 Engle & Engle *f, l and a*
 Fielder, Sam'l R. *f*
 Macy, Jaqua & Goodrich *l*

WORTHINGTON

Andrews, W. C. *f*
 Bonham, Evan A. *l*
 Bonham & Gastinan *f*
 Schryer, G. *f*
 Selfridge, W. R. *l*
 Shaw, H. C. *f*
 Throop, J. E. *f*

ZIONSVILLE.

Davenport, M. S. *f*
 Mills, J. M. *f*
 Simpson & Alford *f*
 Smith, Caleb *f*

INDIAN TERRITORY.**MUSKOGEE.**

Engart, A. A. & Co. *f and l*

IOWA.**ACKLEY.**

Berg, O. *f*
 Blake, R. S. *f*
 Block, S. *f*
 Carton, J. A. *f*
 Donovan, M. K. *f*
 Tanner, Mary A. *f*

ALBIA.

Carrier, Marcus *f*
 Duncan, J. L. *f*
 Elder, W. E. *f*
 Gray, George M. *f*
 Mace, B. F. & Sons *f*
 Nelson, C. L. *f and l*

Pierson, M. L. *f*
 Steele, H. K. *f and l*
 Varner, J. C. *f*
 Young, J. T. *f*

Digitized by **GALE**

Bartlett, J. W. *f*

Colkins, C. F. *f*
Clark, A. D. *f*
Clark, M. L. *f*
Dinglv, Frank *l*
Lund, C. L. *f*
Sessions, S. S. *f*
Smith, L. H. *f*

ANAMOSA.

Brown, C. M. *f*
Fish, W. B. *l*
Keeler, H. F. *f*
Matson, B. L. *f*
McIntyre, W. *f*
Needham, S. *f*
Shapley, T. W. *f*
Shean, J. L. *l*
Warren, P. *f*
Yount, G. L. & Co. *f*

ANQUS.

Griffin, Hiram *f and l*
Gibson, Robert *f and l*
Morris, N. A. *f*

ANITA.

Bartlett, C. D. *f*
Bruce, J. E. *f*
Chrisman, M. W. *f and l*

ATLANTIC.

Bryant, S. B. J. *l*
Burke & Meighan *f*
Burr, F. H. *l*
Cadwell, E. R. *l*
Christy & Pressnall *f*
Dolan, J. J. *f*
Fletcher, C. S. *f and l*
Gillispie, J. E. *f*
Hart, M. D. *l*
Hughes, A. B. *f*
Morrison, W. A. *l*
Nipper, A. M. *f*
Pennell, Geo. E. *f*
Pine, A. D. *f*
Pugh, James *f*
Slater, W. T. *l*
Streight, S. W. W. *f and l*
Ullbrich, Wm. *f*
Wallace, T. R. *l*
Wilkin, W. A. *f and l*

AUDUBON.

Bagley, Charles *f*
Freeman & Armstrong *f and l*
Funk, H. U. *f and l*
Hanna, H. W. *f*
Nash, Phelps & Green *f and l*

AVOCA.

Cochrell, E. K. *l*
Crum, C. W. *l*
Diedrick, G. *l*
Fremont, Benj. *l*
Hardesty, M. *l*
Hetzl, J. C. *l*
Hipsley, J. J. *l*

BEDFORD.

Barngrover Bros. *f*
Cass, E. E. *f*
Cochrane & Walker *f*
Fuller, M. C. *f*
Haddock, G. B. *f*
Head, W. T. *f and l*
Hopson, J. E. *f*
Leonard, B. V. *f*
Long & Jones *f*
Randolph, W. F. *f*

BELLE PLAINE.

Bardwell, S. L. *f*
Dresson, J. *f*
Elliott, J. A. *f*
Huston, Geo. *f*
Lee & Kent *f*
Meier, J. C. *f*
Robinson, W. F. *f*
Sweet, S. S. *f*

BELLEVUE.

Campbell, J. C. *f and l*
Cole, Eli *f*
Dorchester, H. G. *f*
Farrell, R. R. *f*
Kelso, Wm. *f*

BLAIRSTOWN.

Ehred, W. H. *f*
Haight, G. P. *f*
Hoebel, P. *f*
Vail, Chas. I. *f*
Yocum, Neal H. *f*

BLOOMFIELD.

Grider, S. Z. *f*
Hamilton, W. J. *f*
Horn, M. B. *f*
Law & Anderson *f*
Lester, A. C. *f and l*
Simon, Geo. *f and l*
Wallace, J. R. *f*

BOONE.

Crooks, W. H. *f*
Dale, R. F. *f*
Gay, F. D. *f and l*
Herman, J. H. *f*
Hiatt, Chas. W. *f*
Knight, C. H. *f*
Maber, Irving C. *f*
Merchant, C. H. *f*
Ward, E. E. *f*

BOONESBORO.

Mather, I. C. *f and l*

BROOKLYN.

Conger, James *f*
Dorrance, O. F. *f*
Holmes, W. T. *f*
Wright, N. H. *f*

BURLINGTON.

Brenizer & Duncan *f*
Catlett, T. G. *a*
Chamberlain, F. W. *f, l and a*
Connor, E. W. *l*
Crapo, P. M. *l*
Flagg, R. H. *l*
Green, R. M. *f and l*
Greiner, Johu & Son *f and l*
Guellich & Blanke *f, l and a*
Jagger, W. L. *l*
Lahoe, John *f*
Love, J. H. *f*
McKittrick & Nisbet *f and l*
Miller, John G. *f*
Phelps, E. S. *f and l*
Sponholtz, Chas. *f*
Waters, O. P. *l*
Washburn, R. M. *f and l*

CARROLL.

Coburn, R. E. *l*
Conlin, E. *f*
Drees, Jos. M. *f*
Gibbs, Stoughton & Turner *l*
Gilley, I. M. *f*

Griffith, J. E. *f*
Hilbert, J. A. *f*
Macomber, H. W. *f*
Offenboch, John *f*
Paine, Geo. W. *f*
Russell, H. E. *f and l*
Wattles, G. W. *f*

CEDAR FALLS.

Chase, F. N. *f*
Chase, Joseph *f*
Cropper, H. B. *f*
Hotchkiss, F. A. *f*
Johnson, Henry *f*
Knapp, L. *f*
Mason, A. W. *f*
May, C. *f and l*
Pennington, L. *f*
Severin, L. H. *f*
Terry, A. *f*

CEDAR RAPIDS.

Anderson, J. S. & Son *f*
Barcus, J. O. *l*
Beechley, N. K. *f*
Benedict, Lew. *f*
Burton, C. W. *f and l*
Consigney Bros. *f*
Dean, A. W. *f and l*
Dorwart, D. *f*
Gilbertson & Storrs *f*
Graves, J. G. *f and l*
Le Cron, E. N. *l*
Miles, J. M. *l*
Moore, Jos. *f*
Munger, H. A., Life Insurance
Niles, C. A. *l*
Nicholds, A. N. *l*
Plum, A. G. *l*
Renchin, Joseph *f*
Richmond & Richmond *f*
Richmond, W. S. *f*
Stubbs, H. B. *l*
Storrs, W. H. *f*
Van Vechten, C. D. *l*
West, A. R. & Son, *f, l and a*
West, C. T. *f*
Wisner & Dimond *f*
Wisner, W. K. *f*

CENTERVILLE.

Clark & Peatman *f*
Howell, C. F. *f*
Law, O. H. *f*
Moore, W. G. *f*
Wright, Henry H. *f*

CHARITON.

Barden, Joseph *f*
Crocker, F. R. *f*
Culbertson, Howard *f*
Davis, C. H. *f*
Larimer, G. W. *f*
Leech, L. A. *f*
McCormick, A. U. *f and l*
Minchell, Abe *f*
Storle, D. O. *f*
Taylor, E. M. *f*
Thorpe & Sons *f*
Woodward & Co. *f and l*

CHARLES CITY.

Crowell, C. C. *l*
Ferguson, Bert. *l*
Fitzgerald, H. J. *f*
Goldard, C. *f*
Hand & Spriggs *f*
Morman, G. J. *f*
Reniegar, R. G. *f*

IOWA—Continued.**CHEROKEE.**

Goldsbury, Charles *f*
 Green, Joe S. *f and l*
 Herrick, E. C. *f*
 Hobart, A. E. *f*
 McCulla, Thos. *f*
 Molyneux, A. R. *f*
 Moore, C. E. *f*
 Rankins, W. A. *f*
 Scribner, R. H. *f*
 Smith, J. D. F. *f*
 Wakefield, M. *f*

CLARINDA.

Beal, E. *f*
 Cramer, H. N. *f*
 Good, J. R. *f*
 Iowa Security Co. *f*
 Lorans Bros. *f*
 Merrill, T. B. *f and l*
 Moore, N. B. *f*
 Morain Ira A. *f*
 Orr, Wm. *f*

CLINTON.

Browning, Lee *f and l*
 Churcher, J. H. *f*
 Crawford, J. B. *f*
 Fegan, J. D. *f*
 Hall, T. W. *f*
 Hayner, M. S. *f*
 Haywood, G. & Son *f*
 Matzen, Peter *f*
 McGuire, F. *f*
 Miller, H. S. *f*
 Ryder & Lithgow *f and l*
 Thornburg, Frank, Fire and
 Life Insurance
 Walker, Walsh & Co. *f and l*
 Wilcox, F. P. *f and l*

CORNING.

Bixby, John W. *f*
 Chubb, W. C. *f*
 Cole, C. T. *f*
 Granger, H. T. *f*
 Rarrick, Jacob *f*
 Runyun & Gray *f*

COUNCIL BLUFFS.

Bowman, E. B. *f*
 Burnam & Tulleys *f*
 Cooper, W. S. *f*
 Cory & Conover *f*
 Crossland & Otis *f*
 Day, F. J. *f*
 Hart, E. E. *f*
 Hicks, C. W. *f*
 Innis, R. V. *f*
 Lange, J. C. *f*
 Lutz, J. I. *f*
 Odell Bros. & Co. *f*
 Officer, R. P. *f*
 Rohrer, M. F. *l*
 Sleeper, A. *l*
 Smith, E. C. *l*
 Smith, Forest *f*
 Tipton, J. G. *f*
 Tulleys, L. W. *f*
 Wadsworth, S. B. & Co. *f*

CRESCO.

Berg, C. K. *f*
 Welsh, Jacob *f and l*
 Wilbraham, Wm. *f and l*

CRESTON.

Bivens, A. J. *f*
 Bryan, J. F. *f and l*

Collins, A. M. *f*
 Deyo, G. W. *f and l*
 Emerson, Ralph *f*
 Fuller, C. H. *f*
 Haverick, J. L. *f*
 Hayes, J. M. *f*
 Patt, W. F. *f*
 Powers, J. R. *f and l*
 Rogers, J. E. *f*

DAVENPORT.

Bemis, Wells A. *l*
 Copeland, G. E. *l*
 Connor, W. L. *l*
 Crane, J. G. *f*
 Eldrige, J. M. *f*
 Flint, H. J. *live stock*
 Hartwell, D. H. *f*
 Haas & Hassler *f*
 Hoersch, W. *f*
 Kaegle, S. E. *f*
 Le Claire, J. A. *f*
 Lyman, E. T. *l*
 Meier, C. H. *f and l*
 Montague, A. J. *f*
 McKown, D. P. *f*
 Puls, W. E. *f*
 Rohlf, Rudolph & Co., *f, l and a*
 Schaeferberg, C. C. *f*
 Snider & Miles *f and a*

DECORAH.

Adams, F. P. *f*
 Baker, W. T. *f*
 Cutler, E. *f*
 Ferren, A. C. *f*
 Garland, J. C. *l*
 Gibson, R. F. *f*
 Larson, Ed. *f*
 Miller, Albert *f*
 Paine, Henry *f*
 Paine, Herbert *f*
 Portman, R. F. B. *f*
 Rich, A. W. *l*
 Weiser, Mrs. H. S. *f*
 Wolfsburg, R. *f*
 Zuckmeyer, Jacob *l*

DENISON.

Bond, A. J. *f*
 Boynton, D. L. *f*
 Burch, E. K. *f*
 Garrison, T. J. *f*
 Gulick, E. *f and l*
 Kridler, W. H. *f*
 McHenry, W. A. *f*
 Nalve & Walker *f and l*
 Shaw & Kuehnle *f*

DES MOINES.

Bowman, M. T. V. *l*
 Casper, H. H. *l*
 Cooper, E. J. & Son *f*
 Cook, Ira *f*
 Clark & Wingate *f*
 Cheek, Jesse *l*
 Elliott, S. M. *f*
 Fyfe & Ewen *f*
 Fyfe, John *f and l*
 Griffith, R. A. *f*
 Harris, D. H. *f*
 Ingersoll, Howell & Co. *f*
 Johnson, O. F. *f and l*
 Masson, James R. *l*
 Miller, Elliott S. *l*
 McAvoy, T. F. *l*
 McCully, H. M. *f*
 Oris, J. M. *f and l*
 Overton, F. C. & Co. *f*
 Penn, John *f*
 Percival & Hutton *f*

Redmon, Dr. *l*
 Smith, M. H. & Co. *f*
 Springer, C. F. *f*
 Thomson & Harwood *f*
 Witmer & Paige *f*
 Witmer, J. W. & Co. *f*

DE WITT.

Butler, A. R. *f and l*
 Christianson, E. F. *f*
 Cotton, W. A. *f and l*
 Crouch, R. J. *f*
 Cumming, A. B. *f*
 Judge, P. H. *f*
 Lee, W. R. *f*
 Merrell, N. A. *f*
 Nye, C. M. *f and l*
 Pascal & Armentrout *f*
 Price, E. W. *f and l*
 Smith Bros. *f*
 Ward, W. R. *f*
 Waters, J. T. *f*

DUBUQUE.

Brandt, F. G. *f and l*
 Bunting, S. W. *f*
 Chamberlain, I. C. *f*
 Duncan & Waller *f*
 Frank, Paul *f*
 Herancourt, John H. *f and l*
 Hosford & Gruner *f and l*
 Kiene, Peter & Son *f*
 Lull, J. H. *f*
 Plaister, James *f and l*
 Quigley, J. P. *f*
 Reilley, Andrew *f*
 Salot, Geo. *f*
 Schrupp, N. J. *f*
 Torbert, Geo. L. *f and l*
 Van Slyke & Brayton *f and l*
 Walker & Rhomborg *f*

DUNLAP.

Amsden & Wilmot *f*
 Amsden, L. S. *l*
 Ballard, R. *f*
 Patterson, S. J. *f*
 Phillips, J. A. *f*
 Sherman, J. H. *f*
 Sherman, L. A. *f*
 Squires, W. H. *f*
 Tanner, J. M. *f*
 Taylor, A. B. *f*
 Traver, J. A. *f*

DYSART.

Bates, H. K. *f*
 Browne, Fred. W. *l*
 Dysart, P. F. *f*
 Hawks, S. G. *f*
 Rice, N. C. *f*

ELDON.

Cornell, S. *f*
 Houghland & Roland *f*

ELDORA.

Albrook & Hardin *f and l*
 Burling, C. *f*
 Hardin, J. D. *f*
 Syverson, S. *f*

EMMETSBURG.

Blanchard, N. C. *f*
 Bliven, C. F. *f*
 Brown, M. L. *f and l*
 Cahoon, C. E. *f*
 Hartshorn, E. J. *f and l*
 McCarty, Geo. B. *f and l*
 McCarty & Linderman *f and l*

Ormsby, A. L. *f*
Ormsby, E. S. *f*
Peddie, Alex. *f and l*
Rutledge, Daniel *f*
Whitford, M. M. *f and l*

FAIRFIELD.

Black, M. F. *f*
Black, W. M. & Co. *f*
Brighton & Jaques *f*
Coykendall, C. W. *f*
Dougherty, J. E. *f*
Eckert, John *f*
Galvin & Ross *f*
Higley, T. F. *f and l*
Hustedler, John *f and l*
Keltner, H. B. *f*
Maxwell, T. B. *f*
McCord, M. A. *f*
McCoy, J. B. *f*
McKerney & Simmons *f*
Mulenix, J. P. *f*
Noble, C. E. *f*
Raines, J. A. *f*
Raney, H. C. *f*
Stubbs, C. E. *f*
Sullivan, Jas. *f*
Wilson & Hinkle *f*

FORT DODGE.

Hamilton, C. M. *f*
Honaker, John *f*
Morgan, E. D. G. *f*
Paige, F. W. *f*
Rees, Samuel *f*
Sargent & Merritt *f*
Thomas & Kenyon *f*
Wright, T. H. *f*

FORT MADISON.

Barr, Robt. J. & Co. *f and l*
Beck, W. J. R. *f*
Brown & Schell *f*
Davis, Dodd & Co. *f and l*
Kennedy, Geo. J. *f*
Mitchell, W. M. *f*
Tschoepe, Albright & Co. *f and l*
Tschoepe, Edw. R. *f and l*
Weising, H. *f*

GLENWOOD.

Cooley, O. W. *f*
Edwards, M. G. *l*
Kelly, P. P. *l*
Starbuck, E. *f*
Tipton, Alex. *f*
Tipton, S. A. *f*
Tolles, H. A. *f*
Tyron & Wright *l*
Wickham, J. E. *f*
Williams, J. H. *f*
Williams, L. E. *f*

GREENFIELD.

Brown, F. M. *f*
Don Carlos, W. W. *f*
Strauser, Jared *f*

GRINNELL.

Beyer, C. W. H. *l*
Brainerd & Wilson *f and l*
Fitch, B. Stacy *f and l*
Hamlin, Geo. H. *f*
Little, Warren *f*
Norris & Preston *f*

HAMBURGH.

Aten, W. L. *f*
Beach, J. P. *f and l*
Campbell, R. C. *f*

Dalbey, J. W. *f*
Hammond, J. M. *f*
Van Eaton *f*

HAMPTON.

Clemmer, G. G.
Guilford, C. S.
Hays, Guy
Taylor, Tom

HARLAN.

Beard & Myerly *f*
Beems, I. W. *f*
Blackstone, Wm. *f*
Hertert Bros. *f*
McMullen, G. E. *f*
Redfield, C. C. *f and l*
Sheller & Phelps *f*
Whitney, J. B. *f*
Wyland, O. P. *f and l*

INDEPENDENCE.

Bartle, Ransom *f*
Brewer Bros. *f*
Jones & Hovey *f and l*
McGuire, Wm. P. *f and l*
Richardson, H. J. *l*
Shellito, A. M. *f*

INDIANOLA.

Berry, W. H. *f*
Carruthers & Son *f*
Hall, Edward *f*
Hartman, E. W. *f*
Heiney, G. W. *f*
McCarthy, W. P. *f*
Moshier, L. L. *f*
Ogg, A. L. *f*
Smith, Frank *f*

IOWA CITY.

Deitz, Jacob *f*
Dodder, G. W. *f*
Novack, J. J. & Co. *f*
Mordoff, A. D. *f and l*
Rada, Joseph *f*
Shepherd, James *f*
Swire, Roger *f, l and a*
Swisher, S. E. *f and l*
Tucker & Swire *l*
Welch, C. S. *f*

IOWA FALLS.

Dowdell, Ed. *f*
Knapp, T. B. *f*
Jones, L. E. *f*
Latimore, J. T. *f*
McCaulliff, M. *f*
Miller, H. C. *f*
Peet, F. D. *f*
Potter, F. C. *f and l*
Smith, S. P. *f and l*
Woods, W. H. *f*

JEFFERSON.

Anderson, S. B. *f*
Church & Lovejoy *f*
Flack, S. *l*
Gallagher, J. A. *f*
Howard & Rose *f*
Kemp, I. B. *f*
Lawrence & Haag *f*
Mead, F. I. *l*
Townsend, Reece *f*
Wilcox, T. J. *f*

KEOKUK.

Blood, H. B. *f and l*
Buell, H. *f*
Collins & Heaslip *f and l*

Dygraft, J. F. *f*
Fulton, Wm. *f and l*
Leech, C. A. *f*
Morrison, W. H. *f*
Parrot, J. C. *f*
Parsons, Geo. R. *l*
Semple, F. H. *f*
Tucker, H. *f*
Van Pappelendam, J. B. *f*
Williams, L. E. *f*

KNOXVILLE.

Aldrich, James S. *f*
Collins, L. S. *f*
French, J. T. *f*
Garretson, I. H. *f*
Gibson, F. G. *f and l*
Hamrick & Brobst *f*
Hart, G. K. *f*
Johnston, S. C. *f*
Kinkead, A. S. *f*
Sperry, E. F. *f and l*
Wright, O. P. *f*
Wetherall, W. E. *f*
Woodruff, E. B. *f*

LANSING.

Burford, W. H. *f and l*
Hazleton, S. H. *f and l*
Nelson & Wiehe *f*
Nachtwey, Theo. *f*
Reynolds, E. J. *l*
Ruth, Jas. *f*

LA PORTE CITY.

Hayzlett, P. L. *f*
Pickerell, W. F. *f and l*
Ravlin, C. W. *f*
Rolph, Wm. *f and l*
Sells, Cato *f*
Van Valkenberg, A. *f*

LE MARS.

Adams, John *f*
Brown, A. P. *f*
Chapman & Co. *f and l*
Curtis & Durley *f*
Dent, W. H. *f*
Duus, A. M. & Co. *f*
Dun, J. M. *f*
Farrell, P. *f*
Hilbert, M. *f*
McNamara, J. H. *f*
Smith, C. B. *f and l*
Smith, Geo. M. *f and l*
Wernli, A. H. *f*

LEON.

Albaugh, W. H. *f*
Arnold, T. S. *f*
Fry, M. B. *f*
Gardner, C. E. *f*
Guilford, C. L. *f*
Stookey, M. F. *f*
Sullivan, W. J. *f*
Varga, F. *f*

LUCAS.

Barger, W. B. *f*
Cheney, A. B. *f*
Dosh, G. W. *f*
Gray, R. S. *f and l*
Morgan, Evan *f*
Sanders, W. H. *f*
Stier, J. Y. *f*
Verner, John *f*

LYONS.

Hall, Thornton *f*
Henningson, B. H. A. *f*
Manville, I. N. *f*

IOWA, Lyons—Cont.

Penn, H. *f*
 Romer, D. *f, l and a*
 Romer, W. G. *f, l and a*
 Root, J. C. *f*
 Thorn & Hall *f*
 Valck, J. K. *f*

MANCHESTER.

Arnold, H. F. *f*
 Beehler, Max *f*
 Blair, A. S. *f*
 Bronson, Chas. E. *f*
 Carr, E. M. *f*
 Cary, F. F. *f and l*
 Dunham, Geo. W. *f*
 Le Roy, M. F. *f*
 Norris, W. H. *f*
 Pierce, G. G. *f*
 Sanborn, C. *f*
 Seeds, Ed. P. *f*
 Tirrill, R. W. *f and l*
 Yorand, C. *f*

MANNING.

Bennett, A. T. *f*
 Carpenter, W. F. *f and l*
 Dewin & Urnphrey *f*
 Lafair, G. W. *f*
 Morrow, W. J. *f*
 Salinger & Brigham *f*

MAQUOKETA.

Dunbar, C. M. *f*
 Ellis, G. *f*
 Farr, C. *f*
 Fletcher, D. A. *f*
 Gregory, W. C. *f*
 Hubbell, H. B. *f*
 Lyman, S. D. *f*
 Reid, H. *f*
 Rightmire, G. H. *l*
 Thomas, B. F. *f*
 Wilbur, T. *f*

MARENCO.

Bauserman, A. S. *f*
 Branch, J. H. *f*
 Lewis, S. W. *f*
 Rowland, D. M. *l*
 Stover & Morrison *f*

MARION.

Daniels, A. L. *f*
 Daniels, Samuel *f*
 Gray, J. M. *f*
 Goodhue & Davis *f*
 Hollis, C. M. *f*
 Rathbun, N. *f*
 Stearns, Geo. L. *f*

MARSHALLTOWN.

Andrews, Wm. *f*
 Boardman, C. E. *f*
 Calhoun, G. W. *f*
 Esterbrook, R. *f*
 Gay, A. E. *f*
 Halbert, H. S. *l*
 Hamlin, L. L. *f*
 Haviland, M. H. *f*
 Hibbin, E. H. *l*
 Lacey, D. A. *f*
 Salisbury, R. A. *f and l*
 Sears, A. G. *f*
 Statler, W. E. *f and l*
 Stearns, Chas. C. *f and l*
 Van Orman, J. G. *f and l*
 --aw & Adams, *f and l*

MASON CITY.

Babcock, R. *f and l*
 Cummings, A. H. *f*
 Decker, F. H. *f*
 Dennison, O. T. *f*
 Holcomb, H. I. *f*
 Hughes, Pat. *f*
 Jackson, M. Y. *f*
 Kirk, I. R. *f*
 McConologue & Miller *f*
 McNider, C. H. *f and l*
 Redman, N. L. *f*
 Rule, James *f*
 Schermerhorn, M. S. *f and l*
 Thomas, L. *f and l*

MECHANICSVILLE.

Graham, James *f*
 Gould, C. E. *f*
 James, E. S. *f*

MISSOURI VALLEY.

Berkley, S. L. *l*
 Brown, L. *f*
 Dance, F. M. *f*
 Davis, F. L. *f*
 Dewell & McGavren *f*
 Dorr & Walbwin *f*
 Fenner, J. K. *f*
 Goss, John S. *f and a*
 Park, J. Q. A. *f*

MONTICELLO.

Bell, M. *f, l and a*
 Condon, G. W. *f and l*
 Gardner, D. T. *f*
 Pond, D. E. *f and l*
 Reuger, J. C. *f*
 Stillman, J. R. *f and l*
 Wernimont, H. G. *f, l and a*

MT. PLEASANT.

Bartlett, Geo. *f and l*
 Brown, John L. *f*
 Daniels, Mr. *f*
 Gillis, Robt. S. *f*
 Harbin, J. C. *f and l*
 Howard, E. S. *f*
 Keeler, W. E. *f*
 Leech, J. F. *f*
 McAdam, Thos. *f*
 Osgood, O. S. *l*
 Shubert, L. M. *f*
 Van Horn, T. J. *f*
 Walker, H. D. *f and l*
 Whiting, J. H. *f and l*

MUSCATINE.

Brown & Hawley *f*
 Bridgman, Jos. *f*
 Cook, E. N. *f*
 Crossman & Huff *f and l*
 Eversmeyer & Co. *f and l*
 Frederick, Joseph *f*
 Griffin, M. W. *f*
 Havercamp, Martin *f*
 Kennedy, Wm. *f*
 Lambert, D. M. *l*
 Ogilvie, Chas. B. *f*
 Richman & Son *f*
 Richman, Miss Calla *f and l*
 Rosenberger, N. *f*
 Smith & Monroe *f and l*
 Tallant, Thos. B. *f*
 Tappe, Chas. *f*
 Titus & Jackson *f*
 Wilson, John A. *f*
 Woodward & Carpenter *f and l*

NASHUA.

Baker, Henry *l*
 Case, Amos *f*
 Knapp, P. M. *f*
 Lawrence, A. G. *f*
 Loser & Slinger *f*
 McMillan, W. A. *f*

NEOLA.

Clark, Riley *f*
 Organ, John P. *f*
 Turner, T. G. *f*
 Watts & Rustin *f*

NEVADA.

Carroll, H. L. *f*
 Fitzpatrick, J. A. *f*
 Funson, H. M. *f*
 Gifford, E. W. *f*
 Martin, J. F. *f*
 Shugart, Z. *f and l*
 Smith & Son *f and l*
 Worsley, Arthur *f*

NEWTON.

Bruner, John *f*
 Carns, I. B. *f*
 Clark, D. L. *f*
 Cosad, F. W. *l*
 Eberhart, D. J. *f*
 Eyerly, J. B. *f*
 Gage, Cyrus *f*
 Laid, J. A. *f*
 Laid, S. E. *f*
 Lyday, E. E. *f*
 Mershon, A. C. *f*
 Vaughan, J. J. *f*
 Wilson, Frank *f*
 Wright, A. J. *f*

OGDEN.

Clark, W. S. *f*
 Johnson, J. *f*
 Lorensen, F. *f*
 Sylvester, C. B. *f and l*

OSAGE.

Eaton, W. L. *f*
 Marsh, G. E. *f*
 Sawyer & Woodard *f and l*
 Tupper, A. C. *f*
 Whitney, A. E. & Co. *f*

OSCEOLA.

Agnew, W. G. *f*
 Ball, J. M. *l*
 Fowler & Ball *f*
 Fowler, P. L. *f*
 Hall, W. H. *f*
 Harper, W. E. *f*
 McNeil, D. T. *f*
 Ridgeway, W. H. *f*
 Simons, L. L. *f*
 Spencer, J. H. *f*
 Tolmon, W. B. *f*
 Trent & Johnson *f*
 Wilson, D. D. *f*

OSKALOOSA.

Baughman, A. J. *f*
 Cowan & Hambleton *f*
 Gentry, J. R. *f*
 Hawkins, S. P. *f*
 Lofland & Himes *f*
 Longbridge, J. M. *f*
 O'Hara, S. *f*
 Phelps, Chas. *f*
 Searl, C. P. *f*
 Sellers, J. C. *f*

Thatcher, H. L.
Villars, A. J.
White, B. F.
White, G. K.

OTTUMWA.

Adler, P. E. *f*
Christie, W. S. *f*
Creswell, F. B. *f and l*
Criley & Leonard *f*
Emery, D. A. *f*
Fetzer, W. H. *f*
Hammond, J. A. *f*
Harmon & Tisdale *f and l*
McGrew, W. A. *f*
Smith, J. J. *f*

PELLA.

Gesmond & Prouty *f*
Houck, Thos. *f*
Jelama, S. J. *f*
Nollen, Henry *f*
Stubenrauch, J. H. *f*
Thomassen, John G. *f*
Wright, F. M. *f and l*

RED OAK.

Clements, A. *f*
French, H. C. *f and l*
Harding, A. W. *f and l*
Henry & Gibson *f and l*
Lee, T. H. *f*
Shuey, J. A. *f*
Simons, B. E. A. *f and l*
Welpton, J. R. *f*
Worsley, O. P. *f and l*

SHENANDOAH.

Carter, J. B. *f*
Ferguson, W. P. *f and l*
Lake, A. S. *f*
Wilcox, S. S. *f*

SIOUROTNEY.

Harned, S.
Johnston, C. G.
Mohland & Hamilton
Pollard, J. J.
Raumaker, F. F.
Sampson, Lee
Schulte & Howard
Smith & Talley
Webber, J. T.
Williams, James

SIOUX CITY.

Buckson, N. B. *f*
Buxton & Andrews *f*
Chapman, H. G. *f*
Clark, R. J. *f*
Cowgill, T. G. *l*
Crum, F. A. *l*
Feller, Alex. *l*
Foley & Blunt *f*
Gordon, Wm. *l*
Hawkes, J. L. *l*
Jackson, Patterson & Co. *l*
Kingsnorth. Geo. *f*
Kinzie & Yutz *f*
McNeil, H. C. *f*
Murphy, George *f and l*
Niblock, H. C. *f*
Page, R. F. *f*
Peters & Dwight *f*
Powell, W. E. *f*
Sackett, Flournoy & Goss *f*
Smith, G. A. *l*
Stockwell, F. J. *f*
Thompson, F. C. *f*
Tuthill & Hodges *l*
Wheeler, J. S. *f*

SPENCER.

Adams, J. Q. *f*
Bemis, W. S. *f and l*
Bingham, L. M. *f*
Crane, T. M. *f*
Dunwell, A. C. *f*
Griffin, M. E. *f and l*
Lincoln, A. *f*
Mann, Geo. S. *l*
Noble, Tom. D. *f*
Parker, A. C. *f*
Robertson, W. D. *f and l*
Smith, H. N. *f*
Snow, E. E. *f*
Steele, J. E. *f*
Ward, W. P. *f*

STORM LAKE.

Cox, Geo. C. *f*
Crowell, W. W. *f and l*
Dean, J. A. *f*
De Land, James *f*
Henrichs, C. A. *f*
Lemon, John R. *f*
Miles, Chas. *f*
Toy, James F. *f*

STUART.

Dosh, J. R. *f*
Fritz, F. C. *f*
Hartsell, E. *f*
Zeiger & Huntoon *f*

TAMA CITY.

Bentley, Sam. *l*
Bracken, J. L. *l*
Carmichael, E. L. *f*
McSherry, M. *f*
Mills, O. H. *f*
Starr & Williamson *f and l*
Tiffany, W. H. H. *f and l*

TIPTON.

Brink, E. M. *f*
Geiger, W. G. W. *f*
Huber, H. L. *f*
Neiman, J. N. *f*
Rowantree, J. H. *f*
Shaffer, Geo. W. *f*
Treichler, W. N. *f*

TOLEDO.

Bailey, G. L. *f*
Brunce, Edwin W. *f*
Ferris, Churchill *f*
Harrigan, Mrs. E. H. *f*
Lamb, W. L. *f*
Smith, F. E. *f*
Stiger, H. J. *f*

TRAER.

Bowen, W. H. *f and l*
Kahler, Marcus *f and l*
Ladd, W. J. *f*
Pinkerton, W. B. *f*

VILLISCA.

Alger, W. S.
Boise, J. S.
Gibbs, E. C.
Greenlee, F. P.
Harvey, John
Houser, L. C.
Howland, J. M.
Jackson, Jas. S.
Minick, P. D.
Thurman, M. S.
West, A. P.
Woodward, W. A.

VINTON.

Doughty, James *f*
Holmes, Geo. A. *f, l and a*
Marietta, J. G. *f*
Newton, Geo. L. *f and l*
Ridge, Geo. W. *f*
Watson, Clifford *f*
Williams, J. G. *f*

WASHINGTON.

Anderson, J. T. *f*
Eicher, Henry *f*
Graves, Frank H. *f and l*
Gray, Jas. H. *f*
How, G. W. *f*
Kellogg, J. J. *f*
Mason, W. V. *f*
Scotfield, William *f*
Seaton, J. B. *f*
Sedwic, W. C. *f*

WATERLOO.

Cogill, J. E. *l*
Cutler, D. A. *l*
Goodrich, J. H. *f and l*
Green, C. F. *l*
Harbin, G. W. *l*
Hitchcock, Nelson *f, l and a*
Keifer, J. W. *f*
Kuhns & Sherman *f*
Miller, G. W. *f*
Mosher, J. *f*
Neeley, F. *l*
Pickett & Logan *f*
Walker, E. P. *f and l*
Weaver, D. R. *f*

WAVERLY.

Barber, W. R. *f*
Burr, H. S. *f*
Hazlett, J. Y. *f*
Holt, W. C. *f*
Kasemeier, Henry *f*
Morse, S. H. *f*
Ruddick, Julian *f*
Smalley, E. L. *f*
Watkins, M. M. *f*

WEBSTER CITY.

Boak, I. I. *f*
Burgess, E. D. *f*
Counts, A. H. *f and l*
Currie, F. S. *f*
Doane, I. *f*
Fenton, B. B. *f*
Hellen, N. H. *f*
Humphrey, C. S. *f and l*
Kamror & Boeye *f*
Kelly, B. *f*
Knowles, P. *f*
Lee, H. S. *f*
Martin & Wambach *f*
Sterling, J. R. *f and l*
Thoreson, C. L. *f*

WEST LIBERTY.

Cheesebrough, Chas. *f*
Cheesebrough, Geo. C. *f*
Fulton, A. *f*
Gregg, Asa *f*
Kent, C. A. W. *f*
King, Z. N. *f*
Patterson, F. A. *f*
Shipman, George C. *f*
Warner, E. M. *f*

WEST UNION.

Berkey, E. H. *f*
Colby, Wm. *f*
Finch, B. W. *f*

IOWA, West Union—Cont.

Green, H. R. *f*
 Green, T. L. *f and l*
 Herriman, J. B. *f*
 Loftus, Thos. *f*
 Wright, James S. *f*
 Riley, James *f*
 Zeigler & Meed *f*

WHAT CHEER.

Beem, J. C. *f*
 Brainard & Harbison *f and l*
 Brown, C. M. *f*

Davis, Reuben *f*
 Jackson, Edmund *f*
 Mackey & Stockman *f*
 McDonald, W. P. *f*
 Osborn, J. A. *f*

WILTON.

Bacon, F. *f*
 Geizler, James L. *f*
 Gise, G. H. *f and l*
 Pentzer, W. J. *f*
 Walker, J. D. *f*

WINTERSET.

Barton, Wm. *f*
 Campbell, F. D. *f*
 Cornell, W. J. *f*
 Gilpin, T. C. *f*
 Green, Mrs. *f*
 Hale, C. W. *f*
 Henry, W. C. *f*
 Leech, S. B. *f*
 Leonard & Thompson *f*
 McCall, E. E. *f*
 Weeks, A. W. C. *f*
 Westfall, J. B. W. *f*

KANSAS.**ABILENE.**

Abilene Investment Co. *f*
 Augustine, J. *f*
 Birchmore, W. E. *f*
 Brady, J. H. *f*
 Carpenter, G. W. *f*
 Cranston, B. C. *f*
 Coulson, A. B. *f*
 Davidson, W. T. *f*
 Hendricks, W. N. *l*
 Jolley, M. P. *f*
 McCormic, R. *f*
 Rogers, J. C. *f*
 Royer, J. C. *f*
 Shipe, M. M. *f*
 Smalley, F. A. *f*
 Smith, Robert N. *f and l*
 Southworth, H. *f*
 Van Doren, R. M. *f*
 Wilson, F. B. *f and l*

ANTHONY.

Bayne, J. W. *f and l*
 Blodgett, Geo. H. *f and l*
 Brown & Coffman *f*
 Darrough Land & Loan Co. *f*
 Hurd, W. H. *f*
 Huston & McColloch *f*
 Jamieson & Grafton *f*
 Jennings, Lew. G. *f*
 Jennings, O. *f*
 Lewis, Bayne & Buckingham *f*
 Lockwood Mte. Co. *f*
 Mock & Sargeant *f*
 Tattershall, R. F. *f*
 Wilson, Levi *f*

ARKANSAS CITY.

Barron, E. A. *f*
 Bonsall, I. H. *f*
 Hess, R. M. *f and l*
 Megs & Nelson *f*
 Oldham, J. W. *f*
 Simpson & McCague *f*
 Snyder & French *f and l*
 Stoll & Carey *f*

ATCHISON.

Alderson & Ruterman *f*
 Bostwick & Platt *f*
 Carr, M. H. *f and l*
 Fisher, John K. *f*
 Goodrich, C. F. *f*
 Lewis, M. H. *l*
 McCaskell & Smith *f*
 Meade & Collett *f*
 Styles, C. E. *l and a*
 Trueblaad, A. C. *f*

AUGUSTA.

Ayers, F. L. *f*
 Bixler, J. P. *f*
 Brown, Geo. W. *f*
 Cary, G. G. *f*
 Kerr, J. W. *f and l*
 Shannon, W. A. *f*
 Vandevort, B. M. *f*

BELOIT.

Best, L. J. *f*
 Bozell & Sturgiss *f*
 Brown, C. J. *f*
 Barnes, J. T. *f*
 McCracken, W. H. *f*
 Mead, A. G. *f*
 Munn, Chas. W. *f*
 Munn, —. *f and l*
 Owen, Henry C. *f*
 Rowley, M. M. *f*
 Search, W. S. *f*

BURLINGTON.

Brown, C. O. *f*
 Frazier, T. D. *f*
 Hall, G. A. *f*
 Hall, Geo. G. *f*
 Hinds, Anthony *f*
 Holmes, J. C. W. *f*
 Kent & Hall *f*
 Lamborne, H. T. *f*
 Mauck, O. P. *f*
 Parker, J. W. *f*
 Peasley, A. *f*
 Reams, George *f*
 Stephens, A. J. *f*
 Vaughan, D. *f*
 Woodford Bros. *f*

CALDWELL.

Battin & Allmon *f*
 Jones, D. W. *f*
 Keeling & Taylor *f*
 Lewis, S. P. G. *f*
 Nyce, Wm. *f*
 Thomas, J. M. *f*

CAWKER CITY.

Curchill, H. P. & Co. *f*
 Hawkins, Chas. H. *f*
 Kelley & Thorp *f*
 Mathews, G. W. *f*
 Perrine, R. M. & Son *f*
 Higley, C. M. *f*
 Pope, J. A. *f*
 Tucker, Lewis S. *f and l*
 Tucker, E. F. *f*

CHANUTE.

Alexander, C. M. *f*
 Allen, R. N. *f*
 Ashcraft, A. W. *f*
 Bailey, L. L. *f*
 Brown, S. C. *f*
 Daniels, C. C. *f*
 Farrelly, H. P. *f*
 Hurt, P. *f*
 Johnson, L. H. *f*
 Johnston, J. O. *f*
 Jones & Heller *f*
 Lapham, A. S. *f*
 Morrison & Peter *f*
 Ward, Jesse *f*
 Wilder, G. P. *f*

CHERRY VALE.

Campbell, D. B. *f*
 Courtney, J. M. & Co. *f*
 Hastings, E. D. *f*
 Holmes, H. E. & Co. *f*
 Morning, S. A. *f*
 Thompson, C. C. *f*
 Willis, Jas. W. & Co. *f*
 Wilson, A. L. *f*

CHETOPA.

Breydenthall, John W. *f*
 Clark, Lee & Co. *f and l*
 Craft, Frye & Reamer *f*
 Drake, A. G. *f*
 Herman, S. T. *f*
 Slaughter, John P. *f*

CLYDE.

Borton, Baker *f*
 Griffin, F. A. *f*
 Mosher, W. A. *f*
 Randolph, J. *f*
 Robinson, S. F. *f*
 Savary, W. H. *f*
 Van DeMark, C. W. *f*

COFFEYVILLE.

Isham, H. H. *f*
 Levan & Sullivan *f*
 Perkins, Luther *f*
 Potter, A. C. *f*
 Scurr, Thomas Jr. *f and l*
 Strough, H. L. *f*

COLUMBUS.

Campbell, C. B. *f*
 Coulter & Beall *f*
 Daugherty, O. J. *f*

DENNISON, A. S., General Insurance Agent.
 Dwight, O. F. *f*
 Henderson, H. B. *f*
 Hicks, H. A. *f*
 Moore, W. J. *f*
 Nichols, C. D. *f*
 Perkins, Joe. P. *f*
 Skidmore, A. H. *f*
 Skidmore, James *f*

COUNCIL GROVE.

Elliott, C. B. *f*
 Jacobs, J. T. *f*
 Maloy & Kelly *f*
 Mead, L. *f*
 Owens, J. K. *f*
 Phillips, C. G. *f*
 Provine, J. S. *f*
 Shaffer, C. H. *f*

DODGE CITY.

Beverly & Co. *f*
 Boyer & Hobbie *f*
 Brockman & Co. *f*
 Crumbaugh, Aug. *f and l*
 Fitzgerald & Moffit *f*
 Fitzgerald, W. J. *f*
 Harrington & Smith *f*
 Harrington, H. H. *f*
 King & Boyer *f*
 Martin, Chas. *f and l*
 McGarry & McGarry *f*
 McGarry, L. E. & Co. *f*
 Todd, M. S. *f*

EL DORADO.

Black, S. E. *f*
 Brenton & McGinnis *f*
 Hiser, J. W. *f*
 Jones, M. Ashton *f*
 McDonald, W. E. *f*
 Robbins & Hoyt *f*
 Turner & Fisher *f*
 Weyer, D. A. *f*
 Williams, Robt. *f*
 Wingert, C. C. *f*

ELLSWORTH.

Bruner, N. & Co. *f and l*
 Carhart & Steinberg *f and l*
 Clark, E. F. *f and l*
 Clawson, G. W. *f and l*
 Evans, C. J. *f and l*
 Gonne & Robinson *f and l*
 Harris & Franks *f and l*
 McCoy & Bruner *f and l*
 Powers & Riddell *f and l*
 Seaver, L. H. *f and l*
 Wellington & Brindage *f and l*

EMPORIA.

Anderson, Wm. *l*
 Bacheller, C. B. *f*
 Bancroft, A. R. *f*
 Burnett, J. C. *f and l*
 Burton & Walters *f*
 Cunningham & McCarty *f*
 Culver, Howard *f*
 Dunlap, Howard *f*
 Fletcher, Chas. *f*
 Jones, W. J. *f*
 Perley, J. E. *f*
 Rees Bros. *f*
 Riggs, S. B. *f*
 Sears, C. B. *f*
 Siling, W. *f*
 Smelzer, W. R. *l*
 Wells Bros. *f*

EUREKA.

Aldridge, Linn *f*
 Baker, F. A. *f*
 Cochran, Frank J. *f*
 Cogswell, Frank *f*
 Dennison, J. N. *f and l*
 Foster, J. G. *f and l*
 Friberger, L. *f*
 Mason & Baird *f*
 Moore, P. M. *f*
 Nye, Ira P. *f*
 Scott, Stewart *f*

FORT SCOTT.

Cheney, O. A. *f*
 Conch, O. D. & Co. *f*
 Marr, E. D. *f*
 Mitchell, Hill & Co. *f*
 Ogden, Jas. G. *f*
 Steen & Armstrong *f*
 Warfield, L. A. *f and l*
 Webb & Myers *f*
 Wells, H. A. *f*

FREDONIA.

Bartlett & Centrall *f*
 Clark, G. S. *f*
 Jenner, H. A. *f*
 Smith & Shinn *f*
 Stivers & Kennedy *f*
 Tuttle, J. C. *f*

GARNETT.

Carrey, Joe. *f*
 Doll, John *f*
 Grove, Jos. *f*
 Hiatt, J. G. & Son *f*
 Iler, Geo. W. *f*
 Johnson & Hawkins *f*
 Mellen, W. H. *f*
 Sisson, Wm. *f*
 Stather, — *f and l*
 Wagoner & Knight *f*
 Whitney, J. R. *f*

GIRARD.

Brown, James *f*
 Gaitskill, B. *f*
 Grantham & Satterthwaite *f*
 Howard & Barrick *f*
 Perry, T. T. *f*
 Smith, James A. *f*
 Smith, Wm. B. *f and l*
 Wood, A. W. *f and l*

HARPER.

Fox, E. C. *f*
 Hawkes, F. W. *f*
 Herring, Ben. F. *f*
 Hirst, John W. *f*
 Howe, Fred. *f*
 Merrick, J. J. *f*
 Quinby, C. F. *f*
 Rinehart, L. J. *f*
 Rothwell, J. S. *f*
 Schermerhorn, F. D. *f*
 Sisson, Sam. S. *f*
 Washburn, Jas. G. *f*

HIAWATHA.

Aten, H. J. *f*
 Clark, S. C. *f*
 Cunningham, J. H. *f*
 Herbert, L. S. *f*
 Holmes, A. A. *f*
 Klinefelter, J. K. *f*
 Lester, W. H. *f*
 Schilling, A. J. *f*
 Todd, A. N. *f*

Waste, C. P. *f*
 Wellcome, Moon & Davis *f*

HUMBOLDT.

Andrews, J. *f*
 Glover, W. B. *f and l*
 Littlewort, R. J. *f*

HUTCHINSON.

Barker, L. A. *f, l and a*
 Barry, S. J. *f, l and a*
 Bowman, C. L. *f*
 Brown & Rigger *f*
 Burch, Thos. J. *f*
 Ellsworth & Parmenter *f*
 Ellsworth Bros. *f*
 Higby, A. T. *f*
 Jewell, A. M. *f*
 Jordan, J. N. *f*
 Lawson, J. H. *f*
 Moore & Menke *f*
 Morton, C. W. & Co. *f*
 Puterbaugh & Co. *f*
 Taylor, O. P. *f*

INDEPENDENCE.

Cribbs, J. E. *f*
 Furguson, John *f*
 Guernsey, Geo. T. *f*
 Kellogg & Green *f*
 McInnis & Andrews *f*
 Nevins, J. M. *f*
 Porter, H. & Co. *f*
 Remington, G. L. *f*
 Shulthis, A. L. *f*
 Stanley, R. B. *f*
 Underhill, J. B. *f*
 Watson, Stewart *f*
 Wiltse, W. O. & Co. *f*

IOLA.

Beatley, Buel & Johnson *f*
 Cummings & Jones *f*
 Henderson, H. L. *f*
 Northrup, L. L. *f*

JUNCTION CITY.

Barnes & Gage *f and l*
 Chase, Geo. W. *f*
 Clark, M. E. *f*
 Clough A. *f and l*
 Greene & Thurston *f*
 Hall, F. G. *l*
 Mead, H. H. *f*
 Orr, Samuel *f*
 Pierce, A. C. *f*
 Pierce, S. W. *f and l*
 Winans, W. A. *f and l*

KANSAS CITY

(formerly Wyandotte.)

Aigler, J. F. *f*
 Baker, H. C. *f*
 Baldwin, J. W. *f*
 Berry, W. W. & Co. *f*
 Carpenter, C. H. & Co. *f*
 Cox & Kerr *f*
 Hill & Martin *f*
 Marshman, R. L. *f and a*
 Potter, Eli *l*
 Purviance Bros. *f*
 Scott, Thomas A. *f*
 Wood, Luther H. & Co. *f*

LARNED.

Booth, Henry *f*
 Edwards, W. C. *f*
 Fisher, P. H. *f*

KAN., Larned—Cont.

Morris & Morris
 Peters, W. P.
 Rush, J. W.
 Shively, J. N.
 Smith, W. B.
 Vernon, W. H.

LAWRENCE.

Banks, George A. *f*
 Bell, Peter *f*
 Blair, Hugh *f*
 Chadwick, Charles *f*
 Charlton, John *f and l*
 Cooper, A. A. *f*
 Gleason & Whitman *f and l*
 McIlravy, H. L. *f*
 Ohrum, John *f*
 Perkins & Perkins *f*
 Pierson, L. H. *f*
 Selig, A. L. *f, l and a*
 Steele, L. S. *f*
 Stevens, J. T. *f and l*
 Wiseman, Theo. & Son *f*

LEAVENWORTH.

Bartlett, F. W. *l*
 Chaplin, W. H. *l*
 Fletcher, W. B. *f*
 Flintjer, D. J. *f*
 Graham, James G. *f and l*
 Jansen, Henry *f*
 Keller, H. C. *f*
 Kelley, Eugene *f*
 McGee, James *f*
 Neeley, Geo. A. *f and a*
 Nelles & Weed *f*
 Phelps, D. B. *f and l*
 Shepherd, Wm. *f*
 Smith, Martin *f*
 Woodward, Geo. S. *f, l and a*

LINDSBORG.

Agrelus, A. E. *f*
 Amos, W. H. *f*
 Fern, C. *f*
 Henman, J. J. *f and l*
 McPhail, John *f*
 Ringwald, A. *f and l*
 Wilber, Allen *f*

LYONS.

Brisbon, John P. *f*
 Campbell & Co. *f*
 Glark, G. W. *f*
 Everest Bros. & Loop *f*
 Lasley, D. M. *f*
 Myers, Bell & Co. *f*
 Myers, D. S. *l*
 Perry & Mumford *f*
 Rawlings, C. M. & Co. *f*
 Thompson, A. S. *f*
 Wolfe, W. H. *f*

MCPHERSON.

Allison, Geo. *f*
 Boggs, Theodore *f and l*
 Darrab, Jas. B. *f*
 Fellers, L. *f*
 Hartsoch, A. J. *f*
 Heill, J. F. *f*
 Holt & McMurray *f*
 Hughes, John F. *f*
 Jeff, Tournay *f*
 Jeffers, D. B. *f*
 Myers, Hulse & Co. *f*
 Regnell, J. A. *f*
 Sawyer & Clarke *f*
 Simpson, Bowker & Travis *f*

Welch & Keyte *f*
 Wright & McKinstry *f*

MANHATTAN.

Dow, M. W. *f*
 Fearon, J. B. *f*
 Frank, L. Irish *l*
 Hoodley, W. W. *f, l and a*
 Kelly, W. H. *l*
 Limbocker, J. N. *f*
 Neal & Irish *f*
 Phillips, Wm. A. *l*
 Purcell, E. B. *f*

MARYSVILLE.

Broughton, John A. *f*
 Brown, Chas. *f*
 Brown & Redmond *f*
 Farwell, J. D. *f*
 Fulton, E. R. *f*
 Glass & Pollack *f*
 Hines, A. A. *f*
 Powell, Fred. *f*
 Schmidt & Koester *f*
 Whittier & Davis *f*

MINNEAPOLIS.

Buchanan, W. C. *f*
 Buell, L. A. & Co. *f*
 Jackman, A. C. *f*
 Merryfield, W. L. *f*
 Moore, L. D. & Co. *f*
 Powell & Delaplane, *f*
 Scott, Walter *f*
 Silver, J. T. *f*
 Smith, E. *f*
 Smith, J. W. & Co. *f*
 Stull, S. T. *f*

NEODESHA.

Brooks & Deardoff *f*
 Carpenter, Samuel *f and l*
 Sutherland, J. W. *f*

NEWTON.

Arkansas Val. Land & Loan Co.
 Dexter James
 Dick, John
 Gardiner, Doty & Co.
 Holmes, Geo. W.
 Holmes, J. H. & Co.
 Munger & Witter
 Newton Mortgage Co.
 Patterson, J. W.
 Scott & Heldly
 Williams & White Land Co.

OLATHE.

Betts, W. H. *f and l*
 Burgess, H. L. *f*
 Hammond, Jas. A. *f*
 Henry, W. B. *f*
 Herman, J. F. *f*
 Ochiltree & Parker *f*
 Ott, Albert *f*
 Owens, E. C. *f*
 Parker, T. A. *f*
 Pettyjohn, J. L. & Co. *f*
 Scott, S. D. *f*
 Stevenson, A. E. & Co. *f*
 Tyler, John *f*

OSAGE CITY.

Dodds, Mrs. A. M. *f*
 Drake, J. A. *f*
 Ellis, R. H. *f*
 Jones, G. F. *f*
 Pearson, Gust. *f*
 Shaw & Son *f and l*

Sprague, L. F. *f and l*
 Walling, G. A. *l*

OSWEGO.

Atchison, F. H. *f*
 Brockway, Jesse *f*
 Case, Nelson *f*
 Deming Investment Co. *l*
 Dickerman, A. T. *f*
 Jennings, D. *f*
 Laughlin, Joseph *l*
 Marley & Marley *f*
 Miller, E. *f*
 Mosher, Robert *f*
 Wilkin, C. A. *f*

OTTAWA.

Brant & Beachy *f and l*
 Chamberlain, E. M. *f*
 Devorr, Miller & Bradley *f and l*
 Ellis & Eberly *f*
 Fitzer & Nelson, *f*
 Franklin, A. *f*
 Ponciler, J. D. *f*
 Richards, M. A. *f*
 Stinebaugh, Geo. D. *f and l*
 Stucker & Moyer *f*
 Waddell, R. J. & Co. *f*
 Wilkinson, F. A. *f and l*

PAOLA.

Berry, C. F. *f*
 Brown, N. H. *f*
 Ferguson & Proctor *l*
 Gaylord, J. M. *f*
 Gupta, W. B. *f*
 Kingsley, Geo. *f*
 Othick, Marr & Co. *f*
 Phillips, J. H. *f and l*
 Stoner & Robinson *f*
 Taylor, H. B. *f*
 Wells, N. W. *f*
 White & Branch *f*
 Wilgus, F. M. *f*
 Wright, H. H. *l*

PEABODY.

Camp & Ellett *f*
 First National Bank, *f*
 Funk, J. J. & Co. *f and l*
 Hess, J. F. *f*
 Kansas State Bank *f*
 Klose & Huffman *f and l*
 Kollock, F. H. *f*
 Mitchell, G. W. *f*
 Shupe, Tressler & Lark *f*
 Thoburn, C. R. *f and l*
 Tuttle & Bail *f*

PITTSBURGH.

Carlton & Casad *f, l and a*
 Ford, W. D. *f*
 Georgia & Wood *f*
 Jennings, J. W. *f*
 Lanyon, F. W. *f*
 Rankin, J. T. *f*
 Swan, W. A. *f*

PLEASANTON.

Atkins, C. S. *f*
 Babb, J. W. *f*
 Kent, A. M. *f*
 McCullough, W. W. *f*
 Turner, J. W. *f*
 Way, James P. *f*

SABETHA.

Graham, Fred. F.
Guild, Geo. A. f
Hesseltine, Leroy f
Hook, Geo. f
Russell, C. B. f
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BANQUOR.

Blake, Barrows & Brown *f, l and a*
Bradford, Wm. H. *f, l and a*
Bright, Joseph M. *l and a*
Fairbanks, H. N. *l and a*
Howard, D. M. *f, l, m and a*
Kelleher, R. & Son *f and a*
Lincoln, F. D. *l*
Kimball, John S. & Son *f, l and a*
McClure, J. W. *f and a*
Pearl, Chas. S. *f, l and a*
Phillips, F. F. *l and a*
Ricker, John S. & Son *f and a*
Wiggin, Chas. P. *f, l and a*
Wood, F. P. *l*

BATH.

Alexander, L. S. *l*
Clark, Geo. *f and l*
Crosby, E. S. *f and a*
Davenport, G. P. *f and m*
Drake, J. B. *f and m*
Fisher, Geo. *f*
Humphreys, J. H. & D. M. *f and m*
Olys, Wm. B. *f, l, m and a*
Weeks, Frank *f*

BELFAST.

Keating & Field *f and l*
Pattee, James *f and l*

BERWICK.

Hayes, Elijah H. *f*

BIDDEFORD.

Garey, Otis T. *f*
Gove, E. H. *f, l and a*
Smith & Tibbetts *f and a*
Stone, Edwin *f*

BRIDGTON.

Bacon, M. C.
Brown, Thos.
Burnell, G. M.
Cash, Frank
Durgan, J. A.
Emery, Fred.
Gibbs, E. A.
Gibbs, F. C.
Ham, Frank
Hill, C. B.
Ingalls, A. W.
Knight, F. P.
Larrabee, H. G.
Quincy, Fred.
Shorey, F. W.
Stuart, Amos
Warren, W. W.
Woodbury, Chas.

BRUNSWICK.

Humphreys, C. C. *f*
Parks, George D. *f*
Pennell, W. M. *f and l*
Riley, Thos. H. *f and l*

CALAIS.

Downes & Curren *f*
Lee, J. A. & Son *f*
Nelson, F. *f and l*
Wharff, Thos. E. & Son, *f, l and m*

CAMDEN.

Perry & Packard, *f, l and a*
Talbot, N. T. *f and l*
Wood, E. M. *f*

CHERRYFIELD.

Baker, Frank E. *l and a*
Bartlett, A. H. *l and a*
Campbell, Fred. I. *l and a*
Milliken & Campbell *f and m*

CLINTON.

Dodge, H. W. *f*

DEER ISLE.

Frink, E. A. *f*
Spofford, H. P. A. *f*

DEXTER.

Judkins, Wesley H. *f, l and a*

EASTPORT.

Clark, R. B. *f*
Hume, C. W. *f*
Leavitt, S. C. *f*
Lecwitt, L. D.
McLanen, I. G. *l*
Nutt, N. B. *f*

ELLSWORTH.

Burrill, Charles C. *f and l*
Fiske, George W. *f and l*

FAIRFIELD.

McFadden, E. W. & F. E. *f and l*
Weeks, Geo. G. *l*

FARMINGTON.

Currier, George M. *f and l*
Greenwood, Z. H. *f*
Ormsby, D. V. B. *f*
Voter, F. E. *f and l*

GARDINER.

Bailey, Augustus *f and m*
Berry, Arthur L. *f, m, l and a*
Maxcy, Josiah & Sons *f*
Morrell, H. K. & Son *f*
Neal & Berry *f, l, m and a*
Stoddard, J. L. *f*

GORHAM.

Millett, H. R. *f and l*

HALLOWELL.

Davis, Farr & Co. *f and l*
Perry, W. H. *f and l*

JEFFERSON.

Ladd, Benjamin *f and l*

KENNEBUNK.

Titcomb, Jos.

LEWISTON.

Bechard & Callahan *f and l*
Chamberlin & Little *f and l*
Conant, F. A. & Co. *f and l*
Holman, D. H. *f*
Talbot, A. L. *l*

MACHIAS.

Longfellow, P. H. *f*
Wilder, M. H. *f*

MECHANICS' FALLS.

Bucknam, J. A. & Co. *f*
Decoster, J. H. *l*
Gammon, E. A. *l*
Purington, F. O. *f and l*

MONMOUTH.

Woodbury, W. W. *f*

NORWAY.

Howe, Freeland *f, l and a*
Howe, Geo. R. *f, l and a*
Rowe, A. J. *a*

OLD TOWN.

Alford, E. R. *f*
Richardson, Willis *f*
Wilson, J. C. *f*

ORONO.

White, Albert *f*

PORTLAND.

Allen, Wm. Jr. *f and m*
Anderson, Wm. H. *l*
Austin, Albert M. *l*
Boardman, J. M. *l*
Cannell, George C. *l and a*
Coffin, J. H. & Co. *f*
Dewey, A. G. & Co. *l*
Dewey, George P. *l*
Dow, John E. & Co. *f*
Dow & Champlin *f*
Dunlap, C. F. *l*
Fessenden, Chas. P. *f*
Fitzpatrick & Johnson *l*
Ford, A. H. *l*
Ford, C. W. *m*
Foss, V. Richard *l*
Freeman, E. *m*
Harmon, H. A. & Co. *f*
Little, W. D. & Co. *f and l*
Loring, Prentiss *f and m*
McAlpine, S. H. *l*
Morse & Pinkham *f and m*
Munger, J. W. *f, l and m*
Pamer & Anderson *f*
Rand, Nathaniel *f*
Rollins & Adams *f*
Sinkinson, James *l*
Sparrow, Warren & Co. *f*
Stevens, J. P. *m*
Webster, Joseph H. *f*
Woodbury, C. A. *l*

RICHMOND.

Hall, Wm. T. *f*
Newell, C. D. *f*
Southard, C. H. T. *J. f and l*
Spaulding & Stuart *f and l*
Whitney, Wm. H. *f*

MAINE—Continued.**ROCKLAND.**

Cochran & Sewall *f and l*
 Erskine, A. J. *f and l*
 Moffitt, C. G. *f and l*
 Smith, F. W. *f*

SACO.

Carter, Geo. A. & Co. *f and m*
 Dennett, A. A. *f*
 Kelly, M. H. *f*

SEARSPORT.

Black, J. W. *f, l and a*

SKOWHEGAN.

Dinsmore & Bickford *f and l*
 Griffin & Wentworth *f and l*
 Jones, Chas. F. *f and l*
 Merrill, M. I. *a*
 Spring, M. H. *l*
 Tuttle, Chandler *f*
 Webb, Geo. *a*
 Wildes, W. H. *l*

THOMASTON.

Carr, T. A. *f, l and a*
 Hanly, S. S. *l*

WALDOBOROUGH.

Creamer, W. B. *f, m and a*

Farrington, E. *f*
 Howard, A. E. & Son *f, l and m*

WATERVILLE.

Boothby, W. A. R. *a*
 Boothby, L. T. & Son *f and l*
 Bradbury, John B. *l*
 Davies, A. E. *l*
 Mathews, Chas. K. *f and l*
 Ware, John *f*

WISCASSET.

Hall, Albert W. *l*
 Patterson, Seth *f*
 Taylor, R. H. T. *f and l*

MARYLAND.**ANNAPOLIS.**

Brady, Roland *f*
 Brewer, Julian *f*
 Brewer, N. & Bro. *f*
 Elliott, R. G. *l*
 Gassaway, Louis G. *l*
 Goodwin, R. *l*
 Ireland, John *f*
 Jickling, Samuel *f*
 Meyer, H. *l*
 Minnick, W. F. *l*
 Moss, Robert *f*
 Muroe, Jas. M. *f*
 Munroe, J. E. *f*
 Porter, George *l*
 Wathen, E. *l*
 Zimmerman, Chas. *f*

BALTIMORE.

Allmand & Gallagher *f*
 Baldwin, L. H. *f*
Birkhead & Son, Ins. Agts.
 and Brokers, 306 Second st
 Bond, Thos. E. *f*
 Bowes & Hall *l*
 Bresee, O. F. & Sons *l*
 Brooks, G. W. *l*
 Clark, D. A. *f*
 Coale, George B. & Son *f*
 Coale, James C. & Cunningham
f and m
 Cummings, O. M. *l*
 Cunningham, Coale & Co. *f*
 Dale, John T. *l*
Duval, E. V. & Co., Gen.
 Ins. Agents and Brokers, 20
 South Halliday st
 Gantz, George C. *l*
 Goddard, Henry P. *l*
 Greene, Benson M. *f*
 Hall, G. W. S. *f and l*
 Hatch, Alfred E. *l*
 Hatch, A. E. & E. R. *f, m. and a*
 Hughes, M. Warner *f and l*
 Holden & Randall *f*
 Hopper, S. W. T. & Sons
 Jacobs J. E. *l*
 Keighler, W. H. & J. C. *f*
 Landis, H. C. *f*
 Lawford & McKim *f*
 L'Allemand, C. *f*
 Luckett, R. C. & Son *f*
 Markoe, Frank *l*
 Marshall, T. W. *f*
Maury, J. S. & Co., General
 Insurance Agents
 McIntyre, W. W. *l*

Miller, L. *l*
 Miller, Robt. J. *f*
 Mitchell, R. H. *l*
 Montague, W. I. *f*
 Mulliken B. F. & Co. *f*
 Neale, A. M. *f and l*
 Parker, E. G. *f*
 Polk, W. Stewart *f*
 Proud, J. G. & Sons *f*
 Reeves, Chas. H. *f and m*
 Richardson, George I. *l*
 Richardson, E. J. & Sons *f*
 Rippelmeyer, C. H. *f and m*
 Schoolhaus, Daniel *l*
 Seiden & Saunders, *f and m*
 Shackelford, W. T. *f*
 Strich, J. H. *m*
 Smith, W. A. *l*
 Snell, Monroe *l*
 Spice, Horace L. *f*
 Stewart, C. Morton & Co. *m*
 Tolle, Henry *l*
Turner, Paul, Fire Insurance
 Walker & Taylor *l*
 Warfield, R. Emory *f*
 Webb, W. P. *f and l*
 Wenzing, H. *l*
 Wilkinson, W. S. *f and l*
 Williams, J. Savage & Co. *f*
 Wilson, F. W. & Sons *m*
 Wreaks & Chubb *m*
 Zimmerman, W. S. *l*

CAMBRIDGE.

Bingley, C. V. *l*
 Creighton, C. N. *f*
 Dashiell, Edwin, Jr. *f*
 Williams, T. H. *f*

CHESTERTOWN.

McFeely, W. H. *f and l*
 Russell, L. B. *f and l*
 Urie, John D. *f*
 Westcott, N. G. *f*

CRISFIELD.

Hodson, Clarence *f*
 Hodson, Thos. S. *f*

CUMBERLAND.

Hartsogh, H. H. *l*
 Holzshu, J. H. *f and l*
 Just, F. L. *f*
 Lewis, A. R. *f*
 Miller, D. P. *f and l*
 Oliver, Jas. M. *l*

Shepherd, W. H. *l*
 Zacharias, J. F. *l*

EASTON.

Earle, M. T. G. *f and l*
 Haddaway, Geo. E. *f and l*
 Higgins, M. M. *f and l*

FREDERICK.

Birely, J. Wm. *l*
 Claggett, Samuel *f*
 Cramer, Noah *f*
 Doll & Albaugh, *f*
 Freeman & Thomas, *f and a*
 Hughes, Edward *f and a*

HAGERSTOWN.

Armstrong & Co. *f*
Bitner, J. Irvim, Fire and
 Life Insurance.
 McComas, H. A. & Co. *f*
 Mitchell & Edwards, *f, l and a*
 Seighman, S. T. *f*

HAMPDEN.

Smith, Jas. H. *f*

HAVRE DE GRACE.

Courtney, Holles *f*
 Spencer, A. D. *f*
 Vosburg, Arthur *f*

HONACONING.

Bowden, Chas. *l*
 Porter, G. Ellis *f and l*

PORT DEPOSIT.

Hopkins, Robert C. *f and l*
 Vanneman, Theo. J. *f and l*

SALISBURY.

Bell, L. S. *f and l*
 Cannon, Jas. *f*
 Nock, L. H. *l*
 Rider, N. H. *f*
 Toadvine, A. G. *f*
 Truitt, R. K. *f*

WESTMINSTER.

Baumgartner, John J. *f*
 Manning, Richard
 Mathews, G. W. *f*
 Shriver, Francis *f and l*
 Shriver, James *f and l*
 Smith, James E. *f*

MASSACHUSETTS.

ABINGTON.

Cook & Coughlan *f and l*
Howland & Faunce *f and l*
Wales, George E. *f and l*

ADAMS.

Streeter, H. S. *l*
Upton, Dan'l *f*
Wellington & Bixby *f*

AQAWAM.

Hastings, C. W.

AMESBURY.

Briggs, Geo. H. *f and l*
Chase & Johnson *f and l*
Rich, Robert *f*

AMHERST.

Brainard, J. C. *f*
Hunt, O. D. *f*
McCloud, H. M. *f and l*
Parmenter, C. O. *l*
Thomas, Edward A. *f and l*

ANDOVER.

Smart, J. A. *f*

ARLINGTON.

Hilliard, R. W. *f and l*
Proctor, Abel R. *f*
Wellington, George Y. *f*

ASHBURNHAM.

Love, Lewis G. *f and l*
Richardson, W. H. *f and l*
Wing, F. L. *f and l*

ASHLAND.

Higley, G. T. *f and l*

ATHOL.

Coolidge, Augustus *f*
Goodspeed, Thos. H. *f*
Hamilton, Andrew J. *f and l*
King, John L. *l*

ATTLEBORO.

Capron, Elijah *f and l*
Reed, E. R. *f*
Richardson, O. P. Jr. *f and l*

AYER.

Bancroft, E. Dana *f*
Fenner, Arthur *f, l and a*
Hayward, Edwin H. *f, l and a*
Tarbell, Peter *f*

BARRE.

Davis, J. F.
Rice, J. W.

BELCHERTOWN.

Bridgman, W. E. *f*
Longley, George W. *f*
Lyman, R. W. *l*
Snow, C. H. *l*

BEVERLY.

Gordon, W. R. & Co. *f*
Lee, Chas. W. *f*
Lefavour, Issachar *f*

Murney, John M. *f and l*
Porter, Samuel *f*
Stone, Samuel H. *f, l and a*

BLACKSTONE.

Putnam, A. A. *f*
Ruggles, H. E. *l*

BOSTON.

Andrews, Edw. R. *l*
Appleton, Sam'l *f*
Babb, George W. Jr., Manager N. E. Dept. Northern Assurance Co., 27 Kilby st.
Bache & Smith *l*
Barnard Bros. *l*
Beattie, William A., Fire and Marine Insurance, 26 Exchange place.
Bicknell & Robinson *f*
Binney, Geo. H., Ins. Agent and Broker, 65 Kilby st.
Boit, R. A. *f*
Brewer, C. & Co. *f*
Brewster, Wm. H. Jr., Insurance Agent and Broker, 17 Exchange place.
Brown, Sam'l W. *f*
Bruerton, Jas. *f*
Burke, Chas. S. *l*
Bullard, Aitred M., Insurance Agent, 30 Congress st.
Burge, L. Hayes & Co., Insurance, Mason Building, Kilby street.
Calef, B. S. *l*
Capron, G. *l*
Carpenter, G. N. *l*
Carpenter, George O. & Son, Insurance Agency, 13 Central street.
Carter, C. W. *l*
Cheppu, John T., Fire Ins. Agent, 27 Congress square.
Chester & Hart *l*
Clark, C. *f*
Coffin, C. W. *m*
Coffin, H. P. *c*
Couthov, W. A. *f and m*
Crowell, Nathan *l*
Darling, H. E. *f*
Drouet, Chas. *f*
Dyer, W. H. *l*
Eddy, P. E., Ins. Agency, 44 Kilby street.
Ellison, Coolidge & Co. *f and m*
Endicott & Macomber, Managers Employers Liability.
Foss, F. J. *l*
Foster, N. Jr. & Wise *f*
Fowler, A. G. *l*
Freeman & Vinton, Insurance Agents, 32 Kilby street.
Gardiner, Gerald A. *l*
Gooding, F. L. *c*
Goodman, J. & Co. *f*
Gregerson, G. W. *f and m*
Guild & Eastman *f*
Hatch & Woodman *l and a*
Hedges & Hodges *l*
Holden, C. W. *l*
Hollis & Snow, Insurance Agents, 35 Kilby street.
Holway, D. N. *l*
Hopkins, C. A. *l*
Hovey & Fenno *f*
Hutchings, W. V. *f and m*
Jacobs, Cate & Co. *f*

Jordan, Lovett & Co., Gen. Ins. Agts., 60 State street
Kellogg, C. W., Manager Firemans Fund Eastern Dept.
Kilburn, D. W., Gen. Agt. Conn. Mutual Life, 172 Devonshire street
Marsh, F. *l*
Masters, F. W. *l*
Mercer & Whittemore *f*
Niver, J. B. *l*
Newman, Paul *l*
O'Brien, Thos. L. *f*
Osborne, E. H. *l*
Paige, John C., Resident Manager City of London Ins. Co., 20 Kilby street
Partridge, E. E. *f*
Pheips, F. S. *m*
Pheips, J. T. *l*
Pitman, Luther G., Manager U. S. Life Insurance Co., 15 State st.
Plympton & Bunting, *l*
Porter, W. & Co. *f*
Powell, C. T. *f*
Reed & Bro. *f*
Reed, W. G. *f*
Roberts, C. R. *l*
Rothery, J. J. E. *f*
Sawyer & Blake *f*
Seull & Bradley, General Insurance Managers, 85 Water street.
Smith, Amos D. 3d & Son *l*
Stearns Bros., General Insurance Agents, 12 Central street
Swords, J. *f*
Tay & Bennett, *f, a and m*
Vinton, H. *f and m*
Warren, Nathan *l*
Washburn, Isaac, General Insurance Agent and Broker, 231 Washington street
Wheeler, W. A. *f*
Whitney, E. & Co. *m*
Whitney, W. G. *c*
Winne, J. F. *f*

BRAINTREE.

Belcher, C. A. *f*
Hollis, S. W.
Monk, H. A. *f*
Simms, Andrew J. *l*
Thayer, E. F. E. *f*

BRIDGEWATER.

Holmes, Lewis *l*
Leonard, Philander D. *f and l*
Lowe, Lewis G. *f and l*

BROCKTON.

Chesman, Noah *f*
Fullerton, C. D. & Co. *f*
Hancock, P. B. & Co. *f*
Kingman, R. P. *f*
Laws, Alfred *f and l*
Packard, S. F. *f*
Puffer, L. W. *f*
Swift, Stephen *l*
Thompson, W. M. *f*

BROOKFIELD.

Capen, H. E. *f*
Tufts, Washington *f*

MASS.—Continued.**BROOKLINE.**

Abbott, H. E. *f, l and m*
 Carpenter, Geo. N. *l*
 Joyce, Geo. F. *f*
 Lincoln, William & Son *f*
 Sears, W. B. *f*

CAMBRIDGE.

Bird, H. & Co.
 Buckley, D. A.
 Burnham, Edward
 Coveney, J. W.
 Davies, Benj. F.
 Dickson, Wm.
 Fairbairn, J. R.
 Hancock, C. E.
 Hastings, W. B. & Co.
 Hjorth, F.
 MacDonald, T. C.
 Sanders, Samuel
 Sawyer, J. S.
 Sever, Charles W.
 Storer, W. N. & H. J.
 Walton, Milton L.
 Webber, John H.
 Whittemore, J. St. Clair

CANTON.

Bartholomew, D. *f*
 Bird, Robert *f*
 Capen, S. H. *f and l*
 Holmes, F. E. *f*
 Saunders, G. W. *f*

CHELMSFORD.

Parkhurst, George A. *l*
 Shaw, Elisha *f and l*
 Warren, E. H. *f*

CHELSEA.

Gould, Jesse & Son *f*
 Hall, A. E. *f*
 Loring, I. W. & Son *f*
 McCann, James A. *f*
 Merriam, Charles A. *f*

CHICOPEE.

Ferry & White *f*
 McClench, W. W. *f*
 Patrick, J. E. *f and l*

CLINTON.

Burditt, A. A. *f*
 Corcoran, J. W. *f*
 Dame, J. T. *f*
 Dietzman, H. *f*
 Dinsmore, C. M. *f and l*
 Merrick, S. R. *f and l*
 Stevens, Chas. G. & Son, *f and l*
 Thissell, J. *f*

COHASSET.

Lothrop, J. O. A. *f*
 Pratt, A. *f*
 Tower, Abraham H. *f*

CONCORD.

Barrett, Richard F. *f*
 Barrett, William *f and l*
 Brown, Samuel W. *f*

DALTON.

Barton, Henry A. *f and l*
 Brown, E. L. *f*
 Clark, Wm. B. *f*
 Kittredge, Jas. B. *f*

DANVERS.

Tapley, George *l*
 Weston, W. H. & Co. *f*

DEDHAM.

Ames, William *f*
 Hildreth & McQuillen *f*
 Morse, E. S. *f*

DEERFIELD.

Chapin & Williams *f*

DUXBURY.

Swift, J. W. *f*

EAST BRIDGEWATER.

Keith, B. W. *f*
 Nutter, F. C. *f*
 Nutter, I. N. *f*
 Whitmarsh, E. S. *f*

EAST DOUGLAS.

Hammond, J. C. *f and l*
 Thayer, A. J. *f*

EASTHAMPTON.

Baldwin, L. N. *f*
 Barron, Miss E. E. *f*
 Hill & Wainwright, *f, l and a*

EASTON.

Hayward, E. B. *f*
 Reed, Chas. H. *f*

EVERETT.

Cannell Bros. *f*

FALL RIVER.

Anthony, Arthur, *f and l*
 Borden, Isaac *f*
 Durfee & Chace *f and m*
 Dunham, E. A. *f and l*
 Greene, Wm. S. *f*
 Haffards, G. M. & Co. *f and m*
 Hall, James L. *f and l*
 Hood, A. H. *f*
 Mason, Wm. H. *f, l and a*
 Mills & Harrison *f*
 Shaw, Edwin *f*
 Shepherd, J. M. Jr. *f and l*
 S'ade, John P. & Son *f and l*
 Slinn, John *f and l*
 Vestal, T. R. *f and l*

FITCHBURG.

Baker, William *f*
 Currier, F. C. & Son *f and l*
 Kirby & Putney *f and l*
 Lockey & Allison *f*
 Mason, Chas. *f*
 Pilgrimage, M. F. *f and l*
 Upton & Willis *f*
 Whitney, J. Milton *f*

FOXBOROUGH.

Carpenter, John T. *f*
 Carpenter, R. W. *f*
 Hodges, C. W. *f*

FRAMINGHAM, SOUTH.

Adams, J. S. *f*
 Clark, W. E. & Son *f*
 Esty, Fred. M. *f*
 Giles, Charles E. *a*
 Judd, Burtis *f*

FRANKLIN.

Bullock, H. M. *f*
 Freeman, James M. *f*
 Stewart, Charles W. *f*
 Whitaker, L. R. & Co. *f*

GARDNER.

Dunn & Dunn, *f, l and a*
 Edgell, Charles N. *f*
 Pierce, Charles F. *f*

GLOUCESTER.

Dolliver, William P. *f*
 Fears, Robt. R. *f and l*
 Follansbee, H. L. *f and l*
 Haskell, H. C. L. *f*
 Stacey, S. A. & Son *f*
 Steele, George *f*
 Story, Cyrus *f*

GRAFTON.

Dodge, Jos. A. *l*
 Faulkner, Winthrop *f*
 Fiske, David L. *f*

GREAT BARRINGTON.

Joyner, H. C. *f*
 Wheeler, John C. *f*
 Wright, Frank H. *f, l and a*

GREENFIELD.

Chapin & Williams *f*
 Gleason, Albert M. *f*
 Lyons, Samuel J. *f*
 Roulback, G. H. *f and l*
 Spring, John F. *f and l*
 Williams, Gorham D. *f and l*
 Washburn, W. N. *f*

HARWICH.

Rogers, Sullivan W. *l*
 Small, Samuel *f*
 Weekes, A. L. *f*

HAVERHILL.

Adams, Edward F. *f and a*
 Adams, J. Fred. *f*
 Frankle, Jones *f and l*
 Goodell, Walter S. & Son *f*
 Page, W. H. *f and l*
 Smith, J. F. *f and l*
 Spaulding, L. V. *f*
 Vittum, W. S. *f and l*

HOLBROOK.

Adams, John *f*
 Lincoln, Chas. W. *l*
 Southworth, John T. *f*
 Underhay, John *f*

HOLLISTON.

Fiske, Geo. B. *f and l*

HOLYOKE.

Beserer, L. T. *l*
 Clarke, E. C. *f*
 Doyle, Jas. & Co. *l*
 Johnson, R. B. & Son *f and l*
 Judd, Dwight O. *f*
 Judd & Parsons *f*
 Magna, A. G. *f*
 Munn, John C. *f*
 Partridge, Fred. F. *f*
 Underwood, Porter *f*
 Winkler, Henry *f*
 Wolcott, C. B. *l*

HOPKINTON.

Bliss, E. D. *f*
Hemingway, Geo. L. *f*
Whittemore, J. *f*
Woodbury, A. H. *f*

HUDSON.

Joslin, James T. *f*
Stratton, Daniel W. *f and l*
Welsh, Josiah S. *f*
Wood, C. A. & Co. *f*

HYDE PARK.

Brown, I. J. *f and l*
Bunton, H. S. *f*
Chapin, Chas. M. *f and l*
Faunce, Thos. E. *f*
Kollock, Wm. B. *f*
Norris & Corthell *f and l*
Terry, Henry B. *f*

IPSWICH.

Bell, W. K. *f*
Cogswell, I. heo. F. *f*
Watt, N. R. *f*

LANCASTER.

Frost, Nicholas *f and l*
Merrick, S. R. *f and l*

LAWRENCE.

Bevington, Thomas *f and l*
Fay, A. M. *f and l*
Kilbride, John J. *f and l*
Mack, A. E. *f*
Murphy, James *f*
Norwood, John K. *f and l*
O'Sullivan, J. T. *f and l*
Parker, J. O. *f*
Pippig & Mathes *f*
Rowe, Walter R. *f*
Stannard, James H. *f*
Wilcox, C. T. *f*

LEE.

Chaffee, J. C. *f and l*
Pease, M. H. *f and l*
Wright, E. *f*

LEICESTER.

Denny, Chas. A.

LENOX.

Post & McDonald *f*

LExINGTON.

Taylor, George W. *f*
West, Charles T. *f*

LOWELL.

Abbott, Edward T. *f*
Beardsall, Wm. *l*
Bourbonniere, Avila *l*
Church, H. C. & Son, *f, l and a*
Coburn, Charles *f*
Coburn, G. W. & Son *f*
Cook, S. W. *l*
Dickey, Thos. L. *f*
Dixon, James M. *l*
Eatou, Chas. W. *f and l*
Kilgore, J. M. *l*
Lee, Thos. C. *f*
Marr, Herbert E. *l*
McGeever, Thos. W. *l*
Merrill, Frank M. *l*
Metcalfe, G. E. *f*
Quinn, Samuel *l*
Sherman, F. W. *f and l*

Swift, John B. *f*
Trueworthy, J. B. *f*
Tucke, E. M. *f*
Wallace, Daniel R. *l*
Walker, Daniel *l*
Wheeler, Frank W. *l*

LYNN.

Baker, Ezra *f*
Baker, Fred. E. *f*
Boardman & Ingalls *f and l*
Connolly, Bernard *l*
Frizzell, Frank H. *l*
Hall & Newhall *f and l*
Johnson, Wm. F. *f and l*
Knight, Thos. B. *f*
Lewis & Newhall *f*
Marshman, Frank B. *f and l*
Mudge, Frank N. *f*
Newhall, Howard Mudge *f and l*
Pitman & Breed *f*
Silsbee & Geer *f and l*
Silsbee, Jas. B. *f*
Thompson, Waldo & Son *f and l*
Ward, Benjamin A. *f*

MALDEN.

Allen, J. W. *f and l*
Badger, Chas. H. *f*
Barker, E. S. *l*
Dennett, Chas. E. *f and l*
Holden, J. P. *f and l*
Howard, C. W. *f and l*
Merrill, Charles *f*
Sawyer, Moses *f*
Serrat, W. D. *f*
Williams, W. G. *l*

MANSFIELD.

Copeland, W. A. *f*
Perkins, Howard *f*
Reed, E. M. *f and l*
Shepard, S. C. *f*

MARBLEHEAD.

Carroll, Lewis *l*
Hathaway, D. R. & Son *f*
Trefry, Wm. D. T. *f*

MARLBORO.

Ballard, E. O. *f*
Barnes, Wm. *f*
Fay, Heman S. *f*
Holyoke, Charles F. *f*
Warren, W. M. *f*

MAYNARD.

Balcom, Asahel *f*
Fenner, Arthur *f, l and a*
Wood, C. A. & Co. *f*

MEDFORD.

Goodwin, J. O. *f*
Green, Darius A. *f and l*
Ober, Joseph E. *f*
Stetson, Geo. W. *f*

MELROSE.

Farnsworth, Geo. W. *f*
Hanaford, J. L. *f*
Leighton, Royal B. *f*
Lovejoy S. A. *f*
Stevens, Walter C. *f*
Westgate & Johnson *f*

MERRIMAC.

Sargent, Bailey *f*

MIDDLEBOROUGH.

Alden, J. F. *f*
Collins, T. C. *f*
Harlow, F. A. *l*
Robinson, E. *f*

MILFORD.

Hollbrook, L. *f*
Parker, G. G. *f*
Putnam, James H. *f*

MILLBURY.

Goddard, Ira N. *f*
Herrick, Leander F. *f*
Southwick, W. C. *l*

MILTON.

Bispham, E. J. *f*
Breck, Charles *f*
Buck, Charles *f*
Pope, H. Arnold *f*

MONSON.

Morris & Farrington *f and l*

MONTAQUE.

Chenery, Isaac *f*

NANTUCKET.

Barney, M. *f and l*
Brock, Albert C. *f and l*
Folger, David *f and l*

NATICK.

Blaney, Alexander *f*
Burleigh, O. H. *f and l*
Farwell, R. E. & Son, *f, l and a*
Forbush, Jas. M. & Co. *f*

NEEDHAM.

Eaton, Geo. E. *f*
Greenwood, C. C. *f*
Tisdale, Geo. W. & Son *f and l*

NEW BEDFORD.

Cook, Samuel H. *f, l and m*
Cornish, I. S. *f and l*
Ellis, Jonathan W. *f*
Grinnell, L. & Co. *f, l and m*
James, Thomas M. *f*
Priestly, George *l*
Tillinghast & Alden *f*
Van Campen, H. *f and l*

NEWBURYPORT.

Brewster, A. M. *f*
Brewster, Wm. H. Jr. *f*
Brockway, Chas. J. *f*
Carter, S. B. *f and l*
Chase, Wm. E. *f and l*
Dame, Luther *f*

NEWTON.

Barber, A. L. *f*
Barnes, E. F. *f*
Bates, Wm. C. *l*
Emerson, R. V. C. *l*
Fuller, J. C. *f*
Holbrook, C. *f*
Holman, E. *f*
Hyde, J. F. C. *f*
King, H. F. *f*
Murdock, F. *f*
Safford, Henry G. *f*
Young, Wm. B. *f*

MASS.—Continued.**NEWTONVILLE.**

Fuller, J. Cheever *f*
Rowe, Richard *f*

NORTH ADAMS.

Cesana, Cesar *f, l, a and p g*
French, George *l*
Hamer, George *l*
Lynch, Thos. D. *f and l*
Miller, G. F. & Co. *f and a*
Tinker, Charles *l*
Tyler, E. D. & Co. *f*

NORTHAMPTON.

Fuller, S. B. *f*
Kellogg, J. M. *f*
Loomis, G. L. *f*
Nutting, A. F. *f*
Pierce, C. H. *f and l*
Turner, J. M. *l*
Walker, Oliver *f and l*

NORTH ANDOVER.

Angier, Asa *f*

NORTH ATTLEBORO.

Albro, J. C. *f*
Parker, A. T. & Co. *f and l*
Rice, H. *f*

NORTH BROOKFIELD.

De Land, L. P. *f*
Smith, Frank A. *f and l*

NORWOOD.

Clary, Thomas E. *f and l*
Gay, George W. *f*

ORANGE.

Bement, J. R. *l*
Chase, R. D. *f*
Newton, Israel *f and l*
Shattuck, A. L. *l*
Stone, D. & Son *f*
Whipple, Geo. A. *f*

OXFORD.

Barton, S. R. *f*
Willis, S. C., Jr. *f*

PALMER.

Ely, Geo. W. *f, l and a*
Taft, S. S. *f*

PEABODY.

Chadwick, O. B. & Co. *f and a*
Elligott, M. J. *l*
Farnham, Frank E. *f*
Merrill, Albert H. *f and l*

PEPPERELL.

Blood, L. P. *f*
Boynton, J. L. *f*
Hayward, E. H. *f and l*
Hutchinson, C. D. *f*

PITTSFIELD.

Coombs, E. J. *l*
Hamer & Stone *l*
Learned, T. H. *f*
Parker, F. S. *f*
Sanders, H. P. *l*
Sloper, C. W. *f*
Stevenson, J. M. & Co. *f*
Wilson & Read *f*

PLAINVILLE.

Mendell, L. F. *f and l*

PLYMOUTH.

Danforth, W. S. *f and l*
Davis & Dyer *f, l and a*
Hathaway, B. A. *f and l*
Morrissey, Herbert *f*
Stoddard, I. N. & Son *f and l*

PROVINCETOWN.

Gifford, James *f*
Gifford, M. N. *l*
Gifford, S. S. *f*
Nickerson, Lewis *f and m*
Swift, R. W. *f*

QUINCY.

Carter, Charles W. *l*
Hardwick, John & Co. *f*
Howland, Charles A. *f*
Howland, Edward P. *f*
Porter, Charles H. *f*

READING.

Bancroft, Lewis M. *f*
Bosson, Harry P. *f*
Corkins, Chas. R. *f*
Wightman, Wm. H. *f and l*

REVERE.

Blackwell, C. F. *f*
Putnam, John H. *f*

ROCKLAND.

Howland, Chas. W. *f, l and a*

ROCKPORT.

Appleton, Zeno A. *f, l and m*
Parsons, Alfred *f*
Tarr, J. Truman & Co. *f*

SALEM.

Brown, Henry A. *f*
Colby & Jones *f*
Dalton, J. Frank *f and l*
Daniels, George P. *f*
Hill, Wm. M. *f*
Johnson, Thomas H. *f*
Kendall, W. H. *f*
Nichols, Charles S. & Co. *f*
Northey, William *f*
Odell, Charles & Son *f*
Russell, Benj. W. *f*
Tierney, P. F. *f*

SALISBURY.

Eaton, Jos. M. *f*

SANDWICH.

Chapman, Geo. N. *f*
Pope, Frederic S. *f and l*
Pratt, Ambrose E. *l and a*

SHEFFIELD.

Cowles, Mrs. M. E. *f*
Roraback, Jas. *f*
Wickwire, T. C. *f and l*

SOMERSET.

Hood, Wm. P. & Son *f and l*

SOMERVILLE.

Booth, Job *l*
Crane & Hanscomb *f*
Davis & Briggs *f*
Hatch, Arthur T. *f and a*

Hilliard, R. W. *f and l*
Lapman, F. D. *f*
Libby H. & Son *f*
Libby, S. H. *f*
McCoy, Geo. M. *f*
Morgan & Colson *f*
Muzzey, Wm. A. *f*
Perry, O. H. & Co. *f*
Porter, H. L. *f*

SOUTHBORO.

Newton, Dexter *f*
Whitney, D. S. *f and l*

SOUTHBRIDGE.

Litchfield, J. F. B. *f, l and a*
Phillips, E. M. & Son *f, l and a*

SPENCER.

Craig, Geo. A. & Co. *f*
Stone, Emerson *f and l*

SPRINGFIELD.

Casey, A. P. *f*
Childs, A. P. *l*
Cowles, O. L. *l and a*
Cutter, W. H. *l and a*
Day, Henry A. *l and a*
Emptage, A. J. *l*
Fav, S. B. *l*
Fuller, W. A. *f and l*
Gilmore, H. G. *l and a*
Johnson, J. L. *l*
Judd, F. A. *f, l and a*
Ladd Bros. & Co. *f*
Pynchon & Stickney *f*
Rennie, Z. C. & Co. *l*
Sutton, G. H. *l*
Warriner, S. C. *f*

STOCKBRIDGE.

Dunham, H. J. *f*
Fenn, D. B. *f*
Flynn, M. *l*

STONEHAM.

Gilmore, Oaslow *f*
Hill, Amos *f*
Kimball, James D. *f*
Smith, Henry A. *f and l*
Swertser, Warren F. *f*

STOUGHTON.

Atwood, N. D. *f*
Britton, Henry W. *f and l*
Hodges, Samuel W. *f*
Paul, Abram C. *f*
Talbot, Jabez *f*
Tucker, Horace N. *f*

SUTTON.

Holbrook, W. S. *f*

SWAMPSCOTT.

Stimpson, D. P. *f*
Thompson, Waldo & Son *f and l*

TAUNTON.

Briggs, Andrew S. *f, l and m*
Cushman, James M. *f*
Hammond, J. C. *f and l*
Jackson, E. T. & Co. *f, l and m*
Leonard, M. B. *f*
Millay, G. A. *f and l*
Sproat, Alfred B. *f*
Williams, S. A. & Co. *f, l and m*

Digitized by Google **TWICKENBURY.**

Fleming, J. L. *f*

UPTON.

Baldwin, E. A. *f and l*

UXBRIDGE.

Greene, Merrill *f*
Hobbs, Geo. T. *f and l*
Putnam, A. A. *f*
Taft, Chas. A. *f*

WAKEFIELD.

Hartshorn, Charles F. *f*
Kimball, Samuel *f*
Mansfield, Joseph D. *f*
Southworth, P. S. *f*

WALPOLE.

Boyden, Warren *f and l*
Morey, Geo. P. *f*

WALTHAM.

Bergin, Michael *f*
Johnson, Wm. H. *f*
Lathrop, A. J. *f*
Viles, Daniel F. *f*
Williams, D. W. *f*

WARE.

Madcalf, Wm. *f, l and a*
Robinson, Levi W. *f*

WAREHAM.

Ryder, Thomas M. *f and l*

WARREN.

Hitchcock, Chas. S. *f*
Lincoln, Wm. & Co. *f and l*

WATERTOWN.

Farwell, Wm. E. *f*
Gleason, Sam'l S. *f*

Ingraham, W. H. *f*
Kellen, Wm. *l*

WEBSTER.

Barton, S. R. & Co. *l and a*
Johnson, Waldo *f, l and a*
Lamb, Liberty *f and l*

WESTBORO.

Fairbanks, John W. *f*
Howard, Chas. H. *l and a*
Nourse, B. A. *l*

WESTFIELD.

Bush, Andrew L. *f*
Foote, Wm. H. *f*
Fuller, Henry *f*
Lyman, Herbert *f*
Robinson, R. B. *f*
Towle, O. C. *f*
Whitney, M. B. *f*

WEST NEWTON.

Barbour, Alfred L. *f, l and a*
Bennett, Robert *f*
King, H. F. *f*

WEYMOUTH.

Bicknell, Z. L. *f*
Cook, Louis A. *f*
Crane, Chas. *f*
Jordon, A. S. & Co. *f and l*
Sherman, Emma W. *f*
Tirrell, Henry A. *f and l*

WILLIAMSTOWN.

Smith, C. M. *f*
Waterman, George B. *l*

WINOHENDON.

Barnes, D. H. *f*
Crain, R. D. *l*

Greenwood S. A. *f*
Merrill, E. S. & Son *f and l*

WINCHESTER.

Brewer, W. H. *f*
Garcelon, E. L. *f*
Nourse, F. H. *f*
Spurr, Geo. W. *f*

WOBURN.

Adams, Chas. D.
Carter, John R. & Co.
Conn, Horace N.
Goddard, S. B.
Grammer, Wm. T.
Hill, T. H.
Hill, W. W.
Horton, S.
Maguire, J. G.
Porter, B. T. H.
Swain, W. H.

WORCESTER.

Bonnell, J. B. *l*
Chaffee, A. H. *l*
Crowell, J. F. *f*
Currier, A. N. & Son *f*
Eldred, E. & Co. *f*
Grant, C. E. *f*
Harrington, N. A. *f*
Hartwell, Charles *f*
Harris, E. A. *f and l*
Hopkins, F. F. *l*
Ingraham, E. P. *f*
Longley & Allen *f*
Monroe, A. C. *f*
Petigrew, D. L. *l*
Tatman, R. James *f*
Taylor, J. M. *f*
Tucker, C. D. *l*
Wasburn, Willis & Green *f*
Whipple, Franklin *l*

WRENTHAM.

Coleman H. B. *f*

MICHIGAN.

ADRIAN.

Ayres, George W. *f*
Bennett, Alanson *f*
Cole, H. M. *f*
Condict, H. D. *f*
Fisher, Howard *f*
Gilkey, J. R. *f*
Helme, J. W. Jr. *f*
Hough, F. J. *f*
Knapp, F. H. *f*
Loomis, Heman *f*
Meyer, Charles *f*
Miller, G. R. *f*
Paine, F. R. *f*
Robbins, R. B. *f*
Thompson, William B. *f*
Winnie, J. C. *f*

ALBION.

Bidwell, Wellington *f*
Crittenden, H. W. *f*
Davis, O. L. *f*
Dearing, H. M. *f*
Eslow, J. C. *f*
Gale, A. S. *f*
Harlow, E. E. *f*
Maher, G. W. Jr. *f*
McCutcheon, A. L. *f*

Peabody, O. H. T. *f*
Sheldon & Robertson *f*
Townsend & Warren *f and l*
Weeks, M. D. *f*

ALLEGAN.

Marsh, H. F. *f*
Streeter, J. B., Son & Co. *f and l*
Stanley, H. E. *f*

ALPENA.

Kelley & McDonald *f, a and m*
Luce, B. F. & Son. *f, l, m and a*
Pangborn, S. H. *l and a*
Williams & Morse *f and l*

ANN ARBOR.

Buck, James R. *f*
De Forest, A. *f*
Frueauff, E. K. *f*
Hamilton, A. W. *f and l*
King, Zina P. *f*
Mack, C. *f*
Matthews, O. L. *f*
Millen, C. H. *f*
Oestrieters, E. *f*
Pond, E. B. *f*
Sessions, J. Q. A. *f and l*
Whedon, W. W. *f and l*

AU SABLE.

Henry & Cornville *f*
Hill, Granger *f*
McCutcheon & Elliott *f*
Pierce & Philbrick *f*
Tharons, Chas. A. *f*
Widdifield, J. M. *l*

BATTLE CREEK.

Allen, L. J. *f and l*
Bartlett, C. E. *f*
Beach, M. G. *f*
Eaves, E. E. *f*
Hayward, J. L. *f*
Hoag, W. C. & Co. *f and l*
Hubbard, H. H. *f and l*
Lyman, C. E. *f and l*
Palmer, C. A. *f*
Simons, D. C. *f*
Winslow, H. C. *f*

BAY CITY.

Anneke, E. *f*
Beard, Brigham & Co. *f*
Corwin, James B. *f, l and a*
Drake, John *f and l*
Frank, E. *f*
Hood, George F. *f*
Knaggs & Plum. *f, l and a*

MICH., Bay City—Cont.

Pratt, Robert S. *f, l and a*
 Shannon, D. & Bro. *f*
 Spear, E. A. & Co. *f, l and a*
 Stewart, A. L. *f*
 Wauds, F. L. *f and l*

BENTON HARBOR.

Hunter, W. C. *f and l*
 Plummer, A. *f*
 Hitchcock, W. M. *l*
 Rounds, B. F. *f*
 Scrimger, J. D. *l*
 Valentine, G. M. *f*

BIQ RAPIDS.

Burth, H. F. *f*
 Fuller, C. C. *f*
 Mosher, C. H. *f*
 Roben & Bennett *f*
 Thrall, C. H. *f*

BUCHANAN.

Dick, John C. *f*
 Palmer, W. A. *f and l*
 Rodgers, Robt. H. *f*

CADILLAC.

Chitenden, C. C. *f*
 Russell, C. E. & Co. *f*
 Sawyer & Bishop *f*

CHARLOTTE.

Chappell, O. *f and a*
 Culbertson, B. J. *f*
 Dodge, M. C. *f*
 Fox, G. *f*
 Meade, Geo. *f*
 Parkhurst & Rowley *f and a*
 Sherman, C. W. *l*

CHEBOYGAN.

Humphrey, Geo. P. *f*
 Taylor, Sam'l H. *f*

COLDWATER.

Dennis & Starr *f*
 Fiske & Roode *f and l*
 Jackson & Saunders *f*
 Jackson & Starr *f*
 Legg, C. N. *l*
 Nichols, Egbert *l*
 Neil, Miss Hannah *f*
 Palmer, Liburn P. *f*
 Parkhurst, John G. *f*
 Warren, J. H. D. *f*

DETROIT.

Aberle & Fox *f*
 Banks & Partridge *f*
 Bassett, Jay *l*
 Bever & Stoffel *f*
 Bierce, N. A. & Son *f*
 Blackman, F. H. *f*
 Blodgett, A. C. & Son *f*
 Bradley, A. E. *l*
 Bunclark, Alfred *f*
 Chandler, Geo. W. *f*
 Clark, E. C. D. *f*
 Clark, J. J. *f*
 Clark, C. L. & Co. *f*
 Davenport, F. O. *f*
 Early, Frank *f and l*
 Early, Michael *l*
 Empey, Henry *l*
 Erwin, John G. *f and m*
 Ferguson & Grant *l*
 Fox & Reilly *f*

Gage, Wm. T. *l*
 Goodrich, John C. & Bro. *f*
 Guenther, Fred. *f*
 Harbeck, Eugene *f*
 Hart, Isaac *f and l*
 Hasbrough, D. F. *l*
 Haskell, Horatio *l*
 Hodges Bros. *l*
 Jones, J. A. *f*
 Kopp, Firmin *f*
 Kreck, Florence *f*
 Lindsay, A. G. *f and l*
 Lokie, John *l*
 Margah, Lewis *f*
 Moore, C. W. *f*
 Munson, H. C. *f and m*
 Ohrens, Henry *f*
 Parker & Millen *f and m*
 Parkinson & Bonninghausen *f*
 Peltier & Belanger *f*
 Ralph, P. J. & Co. *f and m*
 Saenger, Alex. *f*
 Schmemann, Karl *f*
 Schulte, Adam *f*
 Sterling & Sterling *f*
 Stoll, Julius *f*
 Thomson, J. C. *l*
 Thompson, J. W. *l*
 Vernor Bros. *f and l*
 Ward, Eber *f and m*
 Watkins, G. A., Gen'l Agent
 Penn Mutual Life.
 Whitaker, B. & Son *f and m*
 Whitman, M. I. *l*
 Worcester, Ira *f and m*
 Wunch, Henry *f*

DOWAGIAC.

Becraft, Julius O. *f*
 Lee, C. T. *f*
 Lyle, Frank *f*
 Michael, Henry *f*
 Sweet, Charles E. *f, l and a*
 Wooster, John *f*

EAST SAGINAW.

Brown, J. I. & Son *f*
 Ferguson, Alex. & Son *f, l and m*
 Fry & Gable *f*
 Goeshel, H. & E. *f*
 Kirby, Blakely *f*
 McBain, Wm. *f*
 Moffit, W. J. *f*
 Schupp, Augustus *f*
 Stringham, Joseph, Jr. *f*
 Swartz & Loden *f*

EATON RAPIDS.

Cortin, John M. *f*
 Dutton, A. C. *f*
 Hamilton, H. H. *f*
 Harwood, L. *f*
 Osborn, A. *f and l*
 Reynolds, T. L. *f and l*
 Stirling, W. F. & Bro. *f and l*

ESCANABA.

Mead, H. L. *l*
 Northrup & Northrup *f*

FENTON.

Barber, Geo. W. *f*
 Gorton, F. *f, l and p g*
 Latourette, H. B. *f*
 Millard, Walter N. *f*
 Tioken, Clarence *f*
 Turner, Chas. H. *f and a*
 Wilmot, George *f and l*
 Wood, A. N. *f*

FLINT.

Algoe, J. *f*
 Chase, Z. *f*
 Denham, G. L. *f and l*
 Durant & Whitehead *f and l*
 Henderson, L. H. *f*
 Hicock & Son *f and l*
 Judd, F. W. *f*
 Matthews, W. C. *f*
 Newall, Geo. E. *f and l*
 Townsend, J. H. *f*
 Van Vleet, J. & Son *f*
 Warner, Lake *f*
 Willison, L. G. *f*

FORT GRATIOT.

Gabult, Fred. K. *f and a*

GRAND HAVEN.

Danhof, J. J. Jr. *f*
 Parks & Watson, *f, l, a and m*
 Pfaff, John A. *f, l and a*

GRAND RAPIDS.

Bates, M. W. & Co. *f and l*
 Buhrmann, Henry M. & Co. *f*
 Burch, H. F., Insurance and
 Real Estate.
 Calkins, Chas. W. *f*
 Crosby, J. S. & Co. *f*
 Fox, P. V. *l*
 Gallup, James *f*
 Grinnell, Henry & Son *f*
 Grinnell & Fowler *f*
 Holden & Aspinwall *f*
 Hunt & Davis *f*
 Loettgert, F. & Co. *f and l*
 Loomis, R. B. *f*
 McKee, J. A. & Son *f*
 Naysmith Bros. *f*
 Newell, Geo. H. *l*
 Pearsall & Doty *f*
 Perkins & Mason *f and l*
 Provin, L. S. *f*
 Quintus, J. *f and l*
 Shikman, W. A. *f*
 Taylor, Thomas *l*
 Thomson, R. H. *l*
 Tuttle Bros. *f and l*
 Tyler, W. S. *l*
 Watkins, Chas. W. *f and l*
 Wetter, J. D., Insurance.
 Winsor, E. E. *f and l*

GREENVILLE.

Caldwell, Geo. B. *f and l*
 Fuller, J. M. & Son *f and a*
 Gracey, James *f and l*
 Jones, E. H. *f*
 Kemp, O. C. & Co. *f, l, a and p g*

HANCOCK.

Dunston, Thos. B. *f*
 Looney, James B. *f*
 McDonnell, Simon *l and a*
 Meads, Thos. D. *f*
 Wright & Stringer *f, l and a*

HASTINGS.

Bauer, C. H. *f*
 Bessmer, John *f*
 Colgrove, P. T. *f*
 Hayes, W. D. *f and l*
 Kenasten, A. E. *f*
 Nevins, J. M. *f*
 Rogers, D. W. *f*
 Sidham, Wm. P. *f*
 Smith, Clement *f*
 Striker, Daniel *f and l*

Sweezy, James A. *f*
Welton, L. C. *f and l*

HILLSDALE.

Bishop, S. D. *f*
Fisher, James K. *f*
Galloway, James S. *f*
Gamble, H. *f*
Jackson, E. W. *f*
James Brothers *f and l*
Reynolds, E. G. *f and l*
Reynolds, L. P. *f and l*
Rogers, E. B. *f*
Van Valer, W. *f and l*
Wylie, J. R. *f*

HOLLY.

Baird, John M. *f and l*
Newell, E. M. *f*
Seaman, Albert *f*

HOUGHTON.

Douglas, F. A. *f, l, a and m*
Dunstan, T. B. *f*
Gooddell, R. R. *l*
McDonald, A. F. *f*
McDonnell, S. *l and a*
Meads, T. D. *f, l and m*
Slockett, John *l*
Stewart, Robert *l*
Van Orden Bros. *f, l and m*
Wright & Stringer *f, l, a and m*

HUDSON.

Bowers, Wm. N. *f and l*
Carson, A. M. *f*
Fellows, A. P. *f*
Palmer, John C. *f and l*
Schermerhorn, Jas. *l*
Southworth, E. J. *f*
Thompson, G. I. & Co. *f*
Whitbeck, George W. *f*

IONIA.

Derthick, C. B. *f and l*
Hutchings, John B. *f and l*
Mitchell, John H. *f*
Montgomery, E. T. *f*
Soule, Wm. F. *f*
Wardle, Clarence B. *f*

ISHPEMING.

Bacon, H. B. *l*
Gunderson & Sandberg, *f, l and a*
Hayden, Chas. *l and a*
Lorson, Uncas *f, l and a*
Sedgewick W. *f*
White & Hall *f and l*
Young, H. O. *f*

JACKSON.

Brown, W. R. *f and l*
Campbell, W. M. *f*
Ernst, W. A. *f and l*
Gibson, Wm. T. *f and l*
Hall, N. B. & Son *f and l*
Kennedy, G. W. *f and l*
Livermore, F. *f*
McDevitt, John *f*
McNaughton & Blakely *f and l*
Tinker, A. M. *f*
Webb, W. B. *f*

KALAMAZOO.

Bostwick, J. H. *f*
Coleman, O. F. *f and l*
Devoe, E. W. *f and l*
Faxon, S. M. *f and l*
Hays, Sidney & Bro. *f and l*
Horn & Garrett *f*

Jannasch, Charles F. *f*
Richards, Henry *f*
Woodward, F. E. *f*

KALKASKA.

Bleazby, A. A. *f*
Perkins, Willis B. *f*

LANSING.

Emery & Bartlett *f and l*
Gillam, Geo. F. *f and l*
Jones & Porter *f and l*
Kelley, E. O. *f and l*
Merrifield, E. R. *f*
Miller & Klocksien *f and l*
Mott & Ackerman *f and l*
Row, Samuel H. & Son *f and l*
Taylor, Chas. F. *f*

LAPEER.

Abbott, Wm. Sherman *f and l*
Bailey, W. H. *f and l*
Bailey, W. F. *f*
Holland, D. E. *f*
Lynch, Jerry *f*
Meston, A. *f and l*

LUDINGTON.

Blodgett, G. H. *l*
Danaher, M. B. *f*
Ellsworth, A. C. *f*
Gibson & Dunwell *f*
Graves, O. J. *f and l*
McCollum, I. H. *f and l*
McMahon, G. P. *f and l*

MANISTEE.

Barnes & Co. *f, l and a*
Conover, S. S. *l*
Crane & Co. *f*
Douville, E. E. *f and l*
Dustin, H. N. *l*
Giesman, G. R. *f*
Ramsdell, J. M. *f, l and a*
Smith, A. G. *f*

MARINE CITY.

Clark, E. M. *f*
Wedow, John F. *f*

MARQUETTE.

Adams, S. *f*
Knapp & Joslin *f*
Manhard, M. R. *f, l and m*
White, Peter, *f, l, m and a*
Wilkinson, J. M. *f*

MARSHALL.

Beach, D. S. *f, l and a*
Canney, G. B. *f*
Cunningham, D. *f*
Frink, N. J. *l*
Hatch, Jesse M. *f and l*
Hewett, E. *f*
Kirbey, Eugene J. *f*
Miller, C. O. *f, l and a*
Vernor, J. T. *f*

MASON.

Barnes, John A. *f*
Bristol, Geo. W. *f*
Dresser, John M. *f*
Marshall & Casterline *f*
Vandercook, I. H. *f*

MENOMINEE.

Fleishem, Joseph *f*

MIDLAND.

Anderson Bros. *f*
Burch, Byron *f*
Fairchild, H. L. *f*
Fales, Ira *f*
Patrick, Geo. *f*

MONROE.

Bragdon, A. B. *f*
Dausard, B. & Son *f*
Hurd, George R. *f*
Itchner, George *f*
Jaminet, J. P. *f*
Kirchgessner, Chas. *f*
Little, George *f*
Loranger, P. B. *f*
Shaw, Noble H. *f*
Wing, T. E. *f and l*

MONTAQUE.

Duram, George M. *f*

MOUNT CLEMENS.

Chambess, Geo. *f and l*
Eldridge, R. *f and l*
High, W. C. *f, l and a*
Rutter, W. H. *f and l*
Salisbury, E. J. *f and l*
Ullrich, P. *f and l*
Van Eps, J. *f and l*

MOUNT PLEASANT.

Adams, E. J. *f, l and a*
Cutler, M. *f*
Dodds & White *f and l*
Fancher, P. S. *f and a*
Lance, A. A. *l*
Lyon & Livingston *f and l*
Sanford, H. A. *f*
Wallingford, F. C. *f*

MUSKEGON.

Andrews, D. W. & Co. *f and a*
Billinghurst, C. C. *l*
Chamberlain, A. W. *f*
Doane, O. A. *f*
Easton, R. P. *f*
Haines & James *f, l and m*
Lange, Max *f, l and a*
McLaughlin, Wm. B. *l*
Mulder, J. *f*
Smith, Wm. A. *f*
Spalding, S. *f*
Stevens, S. H. *f*
Wood, A. *f, l and a*

NEWAYGO.

Shaw, E. O. *f, l and a*
Soper, Daniel E. *f*

NILES.

Coffenger, A. W. *f*
Cooper, Z. L. *f*
Davis, Jas. P. *f*
Gilbert, W. J. *f*
Hinderer, Charles *f*
Hutton, W. M. *f*
Wilkinson, L. F. *f*
Wurz, Chas. G. *f*

OWOSSO.

Armstrong, A. *f and l*
Colt, Geo. *f and l*
Gould & Gould *f*
Kilpatrick, Wm. *f*
Lyon, G. R. *f*
Osburn, Fred. *f*

MICH, Owosso—Cont.

Stewart, M. L. *f*
 Storrer, John *f*
 Woodward, Warren *f and l*

PAW PAW.

Beebe, Robert O. *f and l*
 Breck, John I. *f*
 Clancy, Jas. *f*
 Noble, D. D. *f*
 Park, Edward F. *f*
 Richardson, Milan N. *l*
 Rowland, Oran W. *f*

PONTIAC.

Beach, S. E. *f and l*
 Beach, S. E. Jr. *f and l*
 Beckman, M. W. *f*
 Bromley, P. B. *f*
 Crawford, F. A. *f*
 Davis, D. L. *f*
 Gaylord, J. C. *f*
 Hubbell, Dan. *f*
 Pittman, C. B. *f*

PORT HURON.

Atkins, Lewis *f*
 Fraser & Fish *f and l*
 Garbutt, Fred. *f*
 Gleason & Walsh *f*
 Hovey, C. L. *f*
 Mitchell & Wellman *f and l*
 Noble & Welton *f*
 Phillips, P. H. *f*
 Spaulding, E. G. *f and l*
 Spencer, A. F. *f*
 Voorhies, George P. *f*

PORTLAND.

Allen, E. M. *f*
 Bailey & Jenkins
 Cook, Pierce G. *f*
 Porter, Geo. W. *f*
 Webber, John *f*

QUINCY.

Barnes, W. J. *f*
 Brown, M. F. *f*
 Kinney, A. L. *f*
 Lockerby, W. H. *f and l*
 Lyon, Frank A. *f*
 Segur, M. S. *f*
 Sutton, J. B. *f*

READING.

Mallery, C. E. *f*
 Mallery, Matt G. *f*
 Mallory, S. B. *f*
 Rhodes, J. P. *f*
 St. John, A. *f*

St. John, Chas. E. *f*
 Shafer, A. *f*

RED JACKET.

Cuddihy, J. D. *f*
 Harris, W. M. *f*
 McDonald, S. *l and a*
 Millard, A. R. *f*
 Pajot, T. C. *f*
 Wright & Stringer *f, l and a*

REED CITY.

Holden, J. C. *f and l*
 Stone, Melville *f*
 Winsor, Lou B. *f*

ROMEO.

Coe, Geo. *f*
 Mallory, Charles F. *f*
 McFarland, James *f*
 Seaman, Byron N. *f*
 Starkweather, John L. *f and l*
 Thorington, Charles C. *f and l*

SAGINAW.

Fowler, C. G. *f, l, m and a*
 Greer, Benj. *f, l and a*
 Khnen, Richard *f and m*
 Schoeneberg & Knight *f*
 Wood & Joslin *f*

ST. CLAIR.

Barron, T. D. *f and l*
 Black, Wm. *f*
 Blood, F. H. *f*
 Ingles, D. P. *l*
 Morse, W. B. *f*
 Whiting & Jenks *f*

ST. IGNACE.

Brown, Geo. P. *f*
 Burt, W. A. & Co. *f and l*
 Connors, Chas. *f*
 Foley, E. P. *l*

ST. JOSEPH.

Baldrey, A. *f*
 Donaldson & Springsteen, *f and l*
 Jordan, Orville O. *f*
 Schultz, Louis *f*

ST. LOUIS.

Church, B. A. *f and l*
 Crandall, Jos. A. *f*
 Garbutt, A. R. *f*
 Giddings, C. W. *f*
 Frost, E. F. *f*
 Long, Geo. W. *f, l and a*
 Phillips, E. C. *f and a*
 Reeves, Geo. *f*

SAULT STE. MARIE.

Colwell & Martin *f*
 Dowling, C. D. *f*
 Johnston & Williams *f*
 Sutton, E. S. B. *f*

STURGIS.

Anthony, H. L. *f*
 Beck, J. W. *f*
 Carpenter, T. C. *f*
 Cooper, N. G. *f and l*
 Smith, P. A. *f*
 Valentine, Leonard *f*
 White, L. E. *f*

TECUMSEH.

Demott, Wm. *l*
 James, Alfred, *f, l and a*
 Tribon, L. P. *f*

THREE RIVERS.

Bliss, H. O. *f and l*
 Case, R. E. *f*
 Constantine, S. M. *f*
 Cowling, John *f*
 Griffiths, John *f*
 Howard, Arthur E. *f*
 Titus, A. C. *f and l*

TRAVERSE CITY.

Harsha, W. F. *f, l and a*
 Price, Francis S. *f*
 Steele, Geo. E., *f, l and a*

WEST BAY CITY.

Allen, George A. *f, l and a*
 Chapman, L. W. *f and l*
 Irwins, S. W. *f*

WHITEHALL.

Chapman, John H. *f*
 Johnston & Williams *f*
 Lasley, S. H. *f*

WYANDOTTE.

Babcock, C. F. *f*
 Murphy, Francis *f*
 Pray, S. *f*
 Roberts, D. H. & Son *f and l*
 Tillman, J. J. *f*

YPSILANTI.

Bogardus, F. P. *f and l*
 Carpenter P. W. *f*
 Foote, George L. *l*
 Greene, Daniel B. *f and l*
 Griffin, Darwin C. *f*
 Joslyn, Frank *f and l*
 McVicar, J. H. R. *f*
 Moorehouse, E. G. *f and l*
 Sherman, Julia E. *f*

MINNESOTA.**ALBERT LEA.**

Anderson, John A. *f*
 Brown, H. D. & Co. *f and l*
 Cady, S. H. *f and l*
 Eabra Frank G. *f and l*
 Early, Michael *f*
 Empey, Henry *l*
 Erwin, John G. *f*
 Ferguson & Grant *l*
 Fox & Reilly *f*

ALEXANDRIA.

Barnes, J. U. *f*
 Chidester, Buel *f*
 Riemer, F. A. *f*
 Van Hoesen, F. B. *f*

ANOKA.

Browning, L. G. *f*
 Curiel, E. L. *f*
 Cutter, O. L. *f*

Green & Haggett *f and l*
 Guderian, C. S. *f*
 Pratt & Cutter *f*
 Sparks, H. S. *f*
 Thornton & Sparks *f*

AUSTIN.

Baird, Lyman D. *f*
 Clausen & Brown *f*
 French & Wright *f*
 Greenman, J. M. *f*

Ranney & Shortt *f*
Sheedy, J. D. *f*
Ticknor, F. A. *f*

BLUE EARTH.

Anderson, Alex. *f*
Buswell, Geo. W. *f*
Child, S. P. *f and l*
Neal, H. J. *f and l*

BRAINERD.

Annis, Mr. *l*
McFadden, Milton *f*
Riggs, A. P. *f and l*
Smith, John L. *f*
Spaulding, C. L. *f and a*

CROOKSTON.

Christianson Bros. *f and l*
Jennings, I. U. *f*
Lilly & Paterson, *f and l*
Lewis, G. W. *f*
McLean, John *f*
Pierce, H. M. *f*

DULUTH.

Field, C. A. & Co. *f*
Graves, C. H. & Co., General Insurance Agents.
Kimberley, Stryker & Manley *f*
Marvin & Hawkes *f*
Mendenhall & Haines *f and l*
Meyers, H. M. *f*
Partridge & Austin *f*
Stocker, C. D. & Co. *f*
Sherwood, W. C. & Co. *f*

FARIBAULT.

Berry, F. A. *f*
Conlin, T. J. *f*
Lowell & Ruge *f, l and a*
Weston, Geo. A. *f*
Weston & Jewett, *f, l and a*

FERGUS FALLS.

Barke, J. O. *f*
Brown, J. A. *l*
Clamberg, A. H. *f*
Clemment, C. C. *f*
Earl, J. W. *l*
Erickson, A. B. *f*
Lowry Bros. *f*
Noben, T. O. *f*
Olsen & Barrows *f and l*
Wurtel, J. G. *f*

GLENCOE.

Allen, F. R. *f*
Cope and, Geo. A. *f*
Knight & Dean *f and l*
Kohler, F. X. *f*
Linton, C. P. *f*
Luiten, John *f*
Thoeny, M. *f*

HASTINGS.

Barbaras, Geo. *f*
Dean, Eugene *f*
DeKay, W. H. *f*
Dudley, Paul *f*
Emerson, George *f*
Fitch, Edward *f and l*
Follett, L. S. *f*
Heinen, John *f*
Howes, G. W. *f*
Kranz, P. F. *f*
O'Brien, Daniel *f and l*
Pringle, Wm. DeW. *f*
Thorn, John L. *f and l*
Whitford, E. A. *f*

LAKE CITY.

Brokaw, H. N. *l*
Dempster, C. L. *f and l*
Greer, A. J. *f*
Guernsey, A. T. *f*
Hubbard & Fowler *f and l*
Stauff, Frank *f*
Wells, A. *f*

LANESBORO.

Man, B. A. *f*
Ruth, E. W. *l*
Wall, O. G. *f and l*

LE SEUER.

Cadwell, Francis *f*
Colby, L. *f*
Doescher, A. R. *f*
Hessian, Thomas *f*
Miller, A. *f*
Parker, Ora *f*
Richardson, S. L. *f*
Taylor, John *f*

LUVERNE.

Burch, A. *f and l*
Canfield, E. H. *f and l*
Halbert, W. H. *f*
Hawes & McKinzie *f*
Heinkly, R. B. *f*
Kniss Bros. *f*
Mead, C. A. *f and l*
Reynolds, N. R. *f*

MANKATO.

Bromley, M. H. *f*
Chapman, Chas. A. *f and l*
Christensen, H. P. *f and l*
Clarke, Geo. A. *f*
Comstock, W. H. *f*
Hall, John N. *f*
Hoerr, J. William *f*
Ogle & Davis *f*
Rose, D. L. & R. H. *f and l*
Shepard, W. H. *f and l*

MARSHALL.

Dibble, W. S. *f*
Forbes & Davidson *f and l*
Jewett, E. B. *f*
Johnson, John *f*

MINNEAPOLIS.

Adams, S. E. & Co. *f*
Barnes, W. A. & Co., Fire Insurance
Barney & Ware *f*
Bartlett, Pliny & Co., Fire Insurance
Birkness, Ole *f*
Blair, Fairchild & Schenck, *m and a*
Bliss, C. H. *f*
Cheney, Wm. *f*
Christian & Wagner, Fire Insurance
Corser & Co. *f*
Couch, G. S. *f*
Crary, F. E. *f*
Cummings, R. W. *f*
Day & Hanscome *f*
Daniel & Hapline *f*
Dickerson, M. S. & Son *f*
Dolliver & Mowry *f*
Eichhorn, E. & Sons *f*
Gale & Co., Fire and Marine Insurance
Gardner, G. R. *l*
Hagan & Oyer *f*

Hathaway, O. L. *f*
Herber, W. S. & Co. *f*
Herz, Rudolph *f*
Howlett, J. P. & Co. *f*
James, Wm. *f*
Larraway, O. M. & Son *f*
McGrath, T. W. *f*
McMillan & Hastings *f and l*
Marsh & Bartlett *f*
Moore, J. B. *l*
Nash, Edgar *f*
Potter & Thompson *f*
Pratt, Mr. *l*
Rowley, M. D. *l*
Seeley & Co. *f*
Shepard, H. L. *l*
Shove, C. B. *f*
Shutt & Wymond *f*
Spencer, C. H. *f*
Syndicate Ins. Agency
Thompson & Worthington, Fire Insurance
Thompson, J. *l*
Thompson, J. Jr. *f*
Thurman, J. T. *l*
Van Norman, L. P. *l*
Van Valkenburg, Geo. M. *f*
Webb, Lindsey, Gen. Agt.
N. W. Mutual Life Ins. Co.
Weinmann, J. & Son *f*
Wheeler, H. A. *l*
Wolverton & Lewis *f*

MOORHEAD.

Burnham & Tillotson *f*
Davenport, F. L. *f and l*
Taylor & Green *f and l*

NEW ULM.

Blanchard, Albert *f and l*
Peterson, S. D. *f*
Plaender, Wm. *f and l*
Ross & Seiter *f*
Weddendorf, John *f*

NORTHFIELD.

Clark & Lockrem *f, l and a*
Donaldson, J. *f*
Lee & Furber *f*
Norton, A. W. *f*
Rice, F. O. *f*

OWATONNA.

Bennett, L. L. *f*
Chadwick, M. B. *f and l*
Cook, B. S. *f*
Gutterson, A. C. *f*
Johnson, R. H. *f*
Kinyon, W. R. *f*
Kinyon, George R. *f*
Kinyon, C. J. *f and l*
Lord, Lewis *f*
Maloney, A. A. *f*
Maloney, E. *f*
Medd, T. R. *f*
Newsalt, J. *f*
Richter, E. W. *f and l*
Schmidt, Herman *f*
Wheelock & Sperry *f*

RED WING.

Hall, O. M. *f and l*
Hoard, E. H. *f*
Hoyt, A. D. *f*
Johnson, C. C. *f*
Joss, F. *f*
Lawther, Samuel D. *f and l*
Macham, A. J. *f*
Williston, W. C. *f and l*

MINN.—Continued.**ROCHESTER.**

Andrews, F. W. *l*
 Baldwin, O. O. *f*
 Bliss, T. H. *f, l and a*
 Coon, E. M. *l and a*
 Daniels, M. J. *f*
 Emerson, J. W. *f*
 Humason, J. S. *l*
 Pamperin, F. & Co. *f*
 Seeman, F. *f*
 Smith, M. D. *f*
 Stevenson, D. *l*

ST. CLOUD.

Atwood & Atwood *f*
 Atwood, H. A. *f*
 Bennett, J. R. Sr. *f*
 Brick, Peter *f*
 Cooper & Churchill *f*
 Evans, L. A. *f*
 Gorman, P. B. *f*
 Hansen & Mitchell *f*
 Lamb, Morse & Co. *f*
 Locke, H. S. *f*
 Lowry, J. E. *f and l*
 McClure & Whitney *f*
 Swift, L. R. *f and l*
 Troutman & Tolman *f and l*

ST. PAUL.

Ahlers & Johnson *f*
 Bancroft, E. H. *l*
 Baldy, P. *l*
 Bigelow, C. H. *f and m*
 Bott, Peter *f*
 Burger & Kuhle *f*
 Burton, W. E. *f*
 Casserly & Donnelly *f*
 Cochran & Walsh *f*
 Constans, H. B. *f*
 Corning, E. *l*
 Crandall, Harry *f*
 DeHass, F. *l*
 De Vol, W. G. *l and a*
 Eaton, S. S. *f*
 Getty, Dan *l f*
 Gilbert, C. B. *f*

Gilman, E. A. *f*
 Gilman & Co. *f*
 Gregory & Parker, *l*
 Hart, H. M. *l*
 Hart, W. H. *f*
 Hass, J. Q. *f*
 Hayes, Geo. W. *f*
 Hughson & Hemenway *f*
 Jacobson, J. P. *l*
 Lamson, Geo. Wells *f*
 Lawton, C. B. *f*
 Lawton, C. E. *l*
 McCaully Bros. *l*
 Martin, Paul & Co. *f*
 Miller, M. D. *f*
 Minnea & Wedge *f*
 Murray & Fay *f*
 Nelson, A. N. *f*
 Olmstead, C. E. D. *f*
 O'Meara, James *f*
 Peet, E. W. *f and l*
 Prince & Shandrew *f*
 Rogers, John Jr. & Bro. *f*
 Sabin, J. A. *l*
 Savage, A. B. *l*
 Sealy, Edw. *l*
 Somers, R. S. *a*
 Stahl, B. F. *l*
 Stout & Cranf *f*
 Strickland, W. G. *f*
 Terry, J. C. *l*
 Van Hoesen, G. L. *l*
 Watson, J. J. Bro. & Hyndman *f*
 Weed & Lawrence *f*
 Wilgus, A. B. *f*
 Wilkes, L. D. *l*
 Williams & Brisbane *f*

ST. PETER.

Benham, A. H. *l*
 Donahower, J. C. *l*
 Montgomery, Thos. *f and l*
 Sackett, J. B. *f*
 Schimmel, Wm. *f*

SAUK RAPIDS.

Berg, Herman *f*
 Fletcher, Wm. H. *f*
 Knowlton, B. K. *f*

Moody, C. A. *f and a*
 Needy & Russell *f*
 Senn, John A. *f*
 Wood, J. Q. A. *f*

SHAKOPEE.

Bornarth, Aug. F. L. *f*
 Bornarth, Charles *f*
 Coller, J. A. *f*
 Hilgers, Gerhard *f*
 Kohler, Ben. A. *f*

STILLWATER.

Armstrong, D. W. *f and l*
 Castle, L. B. & Co. *f*
 Frederick, A. *f and l*
 Joy, Frank E. *f and l*
 Prince & Harper, *f and l*
 Rauch, J. E. *f*
 Smith & Davis, *f*

WASECA.

Bohen, Thomas *f*
 Buckman, G. R. *f*
 Claghorn, J. L. *f and l*
 Jamison, A. P. *f*
 Moonan, John *f*
 Young, W. C. *f*

WINNEBAGO CITY.

Dunn, Andrew C. *f*
 Patton, C. H. *f and l*

WINONA.

Bassford, R. B. *f*
 Bierce, C. A. & Co. *f and l*
 Buck, H. L. *f*
 Buffum, M. B. *f*
 Dixon, A. C. *f and l*
 Drew, W. S. *f*
 Hubbell, H. P. *f*
 Johnson & Morrison *f and l*
 McGowin, J. S. *l*
 Prentiss & Stevens *f and l*
 Rising, F. A. *f*
 Smith & Brannan *f and l*
 Staughton, N. *f and l*
 Steinbaum & Foohrmann *f*
 Wright, Thos. *f*

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Eckford, C. H. & Co. *f and l*
 Guttman, Meyer *f and l*

BALDWIN.

Savery, P. M. *f and l*

BROOKHAVEN.

Daughtry, J. B. *f and l*
 McGrath, J. W. *f*
 Warren, Jesse *f and l*

CANTON.

Foot & Co. *f and l*
 Maas, B. *f and l*

CARROLLTON.

Roach, Benjamin *f*

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Foot, C. C. & Co.
 Mathis, W. W.
 Wildberger & Foote.

COFFEEVILLE.

Brannon, W. L. *f and l*

COLDWATER.

Darby, Mrs. S. L. *f*

COLUMBUS.

Lee, A. C. *f*
 Long, John R. *f*
 Tucker, L. M. & Co. *f and l*

COMO.

Brown, C. R. *f and l*

CORINTH.

Young, John E. *f and l*

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Head, C. A. *f*
 Mims, R. B. *l*
 Newton Bros. *f and l*

DUCK HILL.

Butt, C. C. *f and l*

DURANT.

Hays & Ireys *f, l and a*

ENTERPRISE.

O'Ferrall, J. W. *f and l*

FRIAR'S POINT.

Robinson, F. D. *f*

GREENVILLE.

Ferguson, Finlay & Co. *f, l, a and m*

GRENADA.

Lake, R. P. *l*
 Lake & McLeod *f and l*
 Snider, J. B. *f*

HANDSBORO.

Myers, E. B. *f and l*

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Craft, Addison *f*

JACKSON.

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Gillaspie, W. M. *f*

KOSCIUSKO.

Brown, J. P. *f and l*

McCOMB.

Craft, Heber *f and l*

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Patty, Robert C. *f*
Redwood, W. F. *l*

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Elson, J. *l*
Lloyd, J. C. & Co. *f*
Smith & White *f*
Street & Houston *f*

NATCHEZ.

De Lap, E. G. & Co. *f and l*
Mayer, Simon *f and l*
Metcalfe, O. *f*
Rawle, John *f and l*

NEW ALBANY.

Bias, W. G. *f and l*

OKOLONO.

Trice, Z. T. *f*
Williams, James *f*

OXFORD.

Price, B. *f and l*

PORT GIBSON.

Drake, E. S. *f and l*
Fulkerson, W. B. *f*

QUITMAN.

Stainbach, R. *f*

SARDIS.

Welton, E. S. & C. *f*

SENATOBIA.

Hill, T. P. *f*
Taylor, N. A. *f*

SUMMIT.

Gracey, Geo. T. *f*
Tennison, C. E. *f*

VAIDEN.

Armstrong, John J. *f*
McCormico, S. E. *f*

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Chamberlain & Moore,
Fire, Marine and Life Ins.
Klein, Julius M. & Bro.,
Fire and Life Insurance.
Wellborn, Walter D. *f*

WATER VALLEY.

Brown, S. B. *f*
Hamner, W. C. *f*
Schackelford, W. C. *f*

WESSON.

Oliver, A. B. *l*
Rea, Jas. S. *f and l*
Wimberly, F. D. *f*

WEST POINT.

Grimes, B. H. *f and l*
Hibbler, Tol. *f and l*

WINONA.

Campbell, C. H. *f and l*

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Elder & Co.

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Gardner, A. F. *f and l*
Powell, G. M. *f and l*

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Blaydes & Draffen *f*
Chilton, Edward W. *f and l*
Hadelick, R. *f and l*
Hazell, C. W. *f and l*
Hutchison, W. R. *f and l*
Stephens, W. S. & Bro *f*
Whitlow & Pendleton *f*

BROOKFIELD.

Arbuthnot, J. A. *f*
Bailey, A. A. *f*
Bennett, C. D. *f and l*
Crosby, A. P. *f*
French, Chas. W. *f and l*
Thudium, J. C. *f*
Torrance, A. G. *f and l*

BRUNSWICK.

Beazley, R. G. *f*
Benecke, Louis *f*
Knappenberger, J. *f*
Plunkett, J. T. *f*
Sasse, F. *l*

BUTLER.

Catterlin, John *f*
Mize, M. W. *f*
Reisner, J. W. *f*
Smith, F. C. *f*
Snyder, D. W. *f, l and a*

CAMERON.

Althouse, A. J. *f*
Baubie, A. T. *f*
Cornish, E. D. *f and l*
Flenders, Clyde *f*

Frame, J. H. *f and l*
Frederick, A. W. *f and lightning*
McKercher, Chas. *f*
Murphy, H. *l*
Provolt, Z. *f*
Rush, J. D. *f*
Smith, Hiram *f and l*

CANTON.

Barrett, C. W. *f and l*
Cherry, John *l*
Chinn, H. C. *f*
Condit, L. H. *l*
Henton, W. B. *f*
James, John M. *f*
Liliard, Thomas *f*
Morris, Robert S. *f*
Sprinkle, W. B. *f*

CAPE GIRARDEAU.

Albert, L. J. *f*
Albert S. *f*
Bonney, Wm. *f and l*
Doyle, Leo. *f*
Engleman, E. H. *f*
Reed & Beck *f*
Wichterich, N. *f*

CARROLLTON.

Frank, Chas. *f*
Glick, A. M. *f*
Grant, J. L. *f*
Houston, John G. *f and l*
Lozier & Painter *f*

CARTHAGE.

Betts, Jas. P. *f*
Cahoon & Harrison *f*

Calhoon, H. L. *f*
Flanagan & Co. *f*
Frye Bros. *f*
McClure & Martin *f*
Montgomery, R. A. *f*
Newell, J. P. *f*
Tower, W. S. *f*
Tuttle, Williams & Co. *f and l*
Wells, S. S. *f*

CHARLESTON.

Brown, J. M. *f and l*
Rhodes, John *l*
Rosenstein, S. G. *l*

CHILLICOTHE.

Edgerton, D. W. C. *f*
Moss, John T. *f*
Page, Carter *f*
Page, I. N. *f*
Shook, Samuel *f and l*
Spence & Daly *f*
Trent, F. W. *f*
Trent, John A. *f, l and a*

CLINTON.

Ashby & Avery *f*
Collins & Elliston *f and l*
Snyder Brs. *f*

COLUMBIA.

Bedford, W. A. *f*
Dorsey, J. S. *f and l*
Hall, H. M. *f*
Lonsdale, H. B. *f*
Maupin, W. D. *f*
Pratt, W. S. *f*
Stone & Gillaspay *f*
Wilson, B. S. *f*

MISSOURI—Continued.**DE SOTO.**

Edigeuer, Wm. *f*
 Goff & La Beum *f*
 Jenkins, H. N. *f*
 Park, D. M. *f and l*
 Zollman, P. Z. *f*

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Albert, R. *f and l*
 Anthony, Ed. *f*
 Blumer, A. *f*
 Turley, John *f*

FULTON.

Bell & Jameson *f*
 Dedman, J. D. *f and l*
 Dedman, S. L. *f*
 Harris, J. S. *f*
 McGee, D. G. *f and l*
 Oliver, R. B. *f*
 Poston, F. S. *f*
 Tuttle, W. W. & Sons *f*

GALLATIN.

Ballinger, Adams *f and l*
 Clingan, Frank E. *f*
 Pilcher, H. A. *f*
 Selby, J. A. *f*

GLASGOW.

Harrison, Geo. B. *f*
 Lutz, Wm. *f*
 Norris, J. M. *l*
 Tatum, Wm. H. *f*
 Thomson, Jas. S. *f*

HAMILTON.

Crosby, Johnson *f*
 Dilley, B. M. *f*
 Dilley & Young *f*
 Love, L. M. *f*
 Markham, H. W. *f, l and a*
 Van Valkenburg, L. D. *f*
 Wyatt, W. J. *f*
 Young, S. M. *f*

HANNIBAL.

Anderson, C. H. *f*
 Boswell & Clayton *f and l*
 Gannaway, Wm. R. *f and l*
 Holme, John T. *f and l*
 Theis, Adam *f and l*

HOLDEN.

Brodley, Seth B. & Bro. *f and l*
 Bruce, John T. *f and l*
 Carpenter & Gaunt, *f and l*
 Hart, R. D. *f*
 Hawes, F. B. *f*
 Hewes, J. H. *f*

INDEPENDENCE.

Beaty, A. C. H. *f*
 Clay, A. M. *f*
 Hinters, I. F. *f*
 Lee, J. N. *f*
 Love & Lobb *f*
 McBride, W. J. *f*
 McCoy, Wm. *f*
 Prewitt, James A. *f*
 Rider, Walter *f and l*
 Sea, L. M. *f*
 Shaw, Geo. F. *f*
 Turner, W. H. *l*
 Woodson & McCoy *f*
 Wright, J. T. *f*

JEFFERSON CITY.

Burch, Oscar G. *f and l*
 Cox, S. W. *f and l*
 Dallmeyer, Wm. A. *f*
 Roer, Francis *f and l*

JOPLIN.

Calvin & Webster *f and l*
 Creech & Roesch *f*
 Gore & Glover *f*

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Agan & Forquer *f*
 Baird, W. G. *f*
 Baker, D. *a*
 Baker & Lapsley, Fire Ins.
 Benas, M. *f*
 Bennett, M. W. *f*
 Benson, F. H. *l*
 Besant, Deshley *l and a*
 Brown, P. S. & Son *f*
 Brown, Schoonmaker & Co. *f*
 Churchill, H. P. *f*
 Clarke, G. J. & Co. *f*
 Collins & Bromley *f*
 Cox, Chas. D. & Co. *f*
 Craig, W. H. & Co. *f*
 Dew, James P. *f*
 Dill & Smolt *f*
 Donnally & Fitzpatrick *f*
 Fisher, A. D. *l*
 Ford, Jonathan *l*
 Ford, Ferguson & Tabb *f*
 Garvey, James W. *f*
 Graft, Starr & Co. *f*
 Halbert & Son *l*
 Harriman, D. S. *f*
 Hartsell, E. T., Insurance.
 Hochstetter, Charles E. *a*
 Holt, R. T. *a*
 Holt & Allen *f*
 Hunt & Stevenson *f*
 Hunter & Wilson *f*
 Hymam, J. S., Insurance.
 Keif, Thomas L. *l*
 Kinney & Meades *f*
 Kohnan, A. *l*
 Kumpf, H. C. & Son *f*
 Law, G. *f*
 Lombard Bros. *f*
 McGibbons, S. S. *f*
 McGregor, I. *l*
 Marner & Tilhoff *f*
 Merriam, H. & Son *f*
 Mill, Chas. D. *l*
 Minas & Richter *f*
 Moffitt & Bonfils *f*
 Moore, A. M. *f*
 Moorehouse & Co. *f*
 Muhlschuster & Jaiser *f*
 Munson, C. N. *f*
 Potter, Eli *l*
 Raub, Max *f*
 Reid, John *f*
 Scott, Walter *f*
 Simpson & Groves *f*
 Snyder, E. W. *f*
 Summerwell, E. K. *f*
 Sweet, Jas. & Son *f*
 Treat, J. R. *f*
 Webster & McClure *f*
 Weed, C. *f and a*
 Whipple & Co. *f*
 Whitehead & Johnson *f and l*
 Young, E. H. *l*

KINGSTON.

McAfee, Wm. *f*
 McMillin, James *f*
 Wood, William A. *f and l*

KIRKSVILLE.

Darrow, R. L. *f*
 Heiny, B. F. & Co. *f*
 Ivie, J. M. *f*
 Pool, J. S. *f*
 Ross, B. W. *f and l*
 Smith & Patterson *f and l*
 Thatcher, J. C. *f*
 Williams Bros. *f*

LEBANON.

Burley, T. B. *f and l*
 Draper, C. C. *f*
 Farris, J. W. *f*
 Wilson, Len. S. *f*

LEXINGTON.

Catron & Moreland *f*
 Gruber, G. *f*
 Hale, R. & Co.
 Krause, H. *f*
 Taylor & Leseueur *f and l*
 Trotter, R. *l*
 Wilson, J. A. *f*
 Winsor & Son *f and l*

LOUISIANA.

Baird, P. H. *f*
 Bryson, O. C. *f and l*
 Goodman & Lynott *f*
 Summers, H. F. *f*
 Wiseman, F. J. *f and l*

MACON CITY.

Gary, Theo. *f*
 Hess, Chas P. *f*
 London & Hicks *f*
 Payson, D. H. *f*
 Wilson, S. J. *f and l*
 Wooldridge, L. P. *f and l*

MARSHALL.

Allen H. G. & Co. *f*
 Eakle, H. D. *l*
 Francisco & Washburn *f*
 Fulkerson, W. J. *f*
 Miller & Sandidge *f*
 Noble, N. B. *f*
 Vandyke & Rainey *f and l*

MARSHFIELD.

Hubble, M. J. *l*
 Smith, J. N. *l*
 Thompson, J. W. *f*
 Winslow, O. R. *f and a*

MARYVILLE.

Aldermen, I. K. *f*
 Carver, H. M. *l*
 Dreann, Geo. L. *l*
 Duffy, D. P. *f*
 Frank, W. C. *f*
 Growney, P. L. *f*
 Hawkins, W. H. *f and l*
 Hotchkiss, O. S. *l*
 Hyslop, Chas. *f*
 Kildow, J. B. *f*
 McDougal, R. L. *f*
 Morehouse & Sisson *f*
 Tate, M. G. *f*
 Workman, A. D. *l*
 Woodruff, Geo. *f*

MEMPHIS.

Bartlett, E. R. *f*
 Blake, Chas. *l*
 Collins, Geo. T. *f*
 Cramer, R. D. *f and l*
 Drake, Frank *f and l*

Hansan, Sanford *l*
Lawton, Geo. H. *f and l*
Leslie, G. E. *l*
Moore, John C. *f*
Mudd, John B. *f*
Rees, Thos. *f and l*
Schofield, Elias *f*
Wilson, Reuben *l*

MEXICO.

Fowles, W. *f*
Haydon, J. H. *f*
Kilgore & Howell *f and l*
Lakenah & Barnes *f and l*
Lee & Mitchell *f and l*
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Tucker, J. D. *f*
Woodward, Dobyns *f*

MOBERLY.

Buck & Dysart *f*
Campbell & Berry *f and l*
Fort, Otto *f*
Hatfield, H. A. *l*
Head, B. S. *f*
Hogan, Denis *f*
Lotter, Julius *f*
Merriit & Rucker *f*
Steir, Geo. H. *l*
Vroom, T. L. *f*

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Sanders, Rufus *f and l*

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Woolfender, I. N. *f*

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Barr, A. F. *l*
Boulware, John W. *f*
Gansz, P. C. *f*
Lane, F. W. *f*
Spencer, R. A. *f*
Smith, F. W. *f*
Thompson, George B. *f*
Trader, A. H. *f*

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Allen & Sons *f and l*
McKinney, A. *f and l*
Sinclair, P. S. *f and l*

PLEASANT HILL.

Cordell, Henry *f*
Little, F. W. *f*
Mahon, P. *f and l*
Parker, E. W. *l*
White, H. C. *f*
Young, A. W. *f*

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Evans, J. B. *f and l*

Orton, H. G. *f*
Robinson, M. F. *f*
Steckman, R. W. *f*

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Black, James W. *f*
Black, J. E. Jr. *f*
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Garner, H. C. *l*
Lavelock, Geo. *f*
Lavelock, Thos. N. *f*
Morton, John F. *f*
Shotwell, Joseph *f*

ROLLA.

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Bloebaum, Wm. *f*
Gross, Wm. S. *f*
Grothe, Wm. *f*
Kemper, Henry *l*
Luckett, Robt. F. *f*
Mohr, Valentine *f*
Schmiedmeyer, Wm. *f*

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Colgin, R. T. *f*
Eby, D. S. *f and l*
Ernst, Chas. F. *f*
Foote, Wm. C. *f*
Hartzell, E. F. *f*
Hull, Jas. & Co. *f*
Landis, J. C. *f*
Lewis, J. H. & Son *f*
Polk & Polk *f and l*
Schneider, Ulrich *f*
Smith & McDonald *f*
Wade, J. E. & Son *f*
Williams, J. T. *l*
Wise, P. V. *f, l and a*

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Baker, Jas. E. *l*
Baker, Jos. E. *l*
Barry, B. F. *f*
Bartlett & Miller, Fire Ins.
Bascome, Western & Co. *f*
Behrens, Louis J. *f and l*
Bentley, W. G. & Co. *f*
Berg, Nicholas *f*
Bersch, Wm. *f*
Bersch, Edmond *f*
Bierman, P. H. *f*
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Blossom, H. M. & Co., Fire and Marine Insurance, 217 N. Third street
Browner, W. A. *l*
Brown, J. N. *f*
Bull & Garesche, Fire Ins.
Butterfield, W. C. *f*
Capen, George D. *f*
Carpenter, A. A., Sec. Manufacturers & American Mutual Ins. Cos
Carroll & Powell, General Insurance Agents, 323 N. Third street
Carroll, H. C. *f*

Case, C. L. & Bro., Fire Ins.
Cassel, Ferd. *l*
Cheever, J. D. *l*
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Cookson, John H. & Co. *a*

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E. WILKERSON, President.

C. E. FILLING, Secretary.

Cowan, Jas. E. *f*
Delafield & Snow *f and m*
Dines, W. C., Fire Insurance.
Essex & Waterworth *f*
Finney, Alex. *f*
Fishback, Geo. W. *l*
Fowler, Edwin *l*
Fritsch, C. R. *f*
Gardiner, C. C. *a*
Gerlach, Wm. *f*
Getz, Eli B. *f*
Gray, H. P. & Co. *f*
Greenwood & Slater, Fire Insurance.
Hall, Lee A., M'gr S. W. Dept. Fidelity Mutual Life.
Hayward, H. E. *l*
Higginbotham, J. H. *l*
Hill, W. L. *l*
Hill & Hammel *f*
Hirschberg, F. D. & Bro., General Insurance Agents, 120 North Third street
Holland, W. Henry, General Adjuster
Holland & Pratt, General Insurance Agents
Holmes, Jas. S. *l*
Kalb, G. O. *f*
Kaufman & Ryan *l*
Kehrman, S. & Co. *f*
Keller, John A. *a*
Kilgen, R. F. *f*

MO., St. Louis—Continued.

Kimball, T. D. *l*
Kimball, Benj., Ins. Broker.
 King, L. L. *f*
 Leder, Henry *f*
 Lemcke, M. H. *f*
 Lierow, A. *f*
 Magin, John W. *f*
Markham, W. H. & Son,
 General Insurance Agents
May, Hen., M'gr S. W. Dept.
 Equitable Life of N. Y.
 Morse, D. R. *l*
 Mosher, A. A. *l* and *a*
 Munson, J. W. *f* and *a*
 Newcomb, C. M. *l*
Puegnet & Hemenway,
 General Insurance Agents
 Proskauer, A. *l*
 Raacke, F. *f*
 Rauscher, Joseph *f*
 Robinson, Archie *f*
Roeslein & Robyn, General
 Insurance Agents
 Rutledge, W. D. *f*
 Schmitt, Henry *f*
 Schwarzkopf, C. G. *l*
 See, N. L. *l*
Sherman, Byron, General
 Agent, 421 Olive street
 Snow, Isaac B. *l*
 Stawitz, Christian *f*
Taylor, Thos. M., General
 Insurance Agent
 Thaw & Co. *l*
 Thomas, E. J. *l*
 Thomas, H. T. *f*
 Thompson, C. McClurg *f*
 Thompson, Charles L. *f*
Triplett, John E., General
 Insurance Agent
 Wall & Whittemore *f*
Worth & Windmuller,
 Fire and Marine Insurance
 Whitehead, J. B. *f* and *l*
 Wilkerson, E. *l*
 Wilson, J. Clay *l*

SALEM.

Clark, Jacob *f*
 Orchard, J. M. *f*
 Wingo, G. C. *f*

SAVANNAH.

Allen & Ensor *f*
 Ford, Frank *f*
 Majors, W. D. *f*
 Somerville, C. C. *f* and *l*
 Somerville, James *f*

SEDALIA.

Dean, W. M. *l*
 Dunlap, W. O. *f*
 Espenscheid, A. P. *f*
 Henry, W. F. *f*
 Ingram, B. H. *l*
 Knapp, H. N. *f*
 Porter, Van Riper & Huffman *f*
 Richardson, Chas. *f*
 Woodhure, M. W. *f*
 Zener, Mat. *l*

SHELBYNA.

Bragg & Taylor *f* and *l*
 Chandler, J. S. *f*
 Fields, W. F. *f*
 Jordon, J. D. *f*
 Taylor, Daniel *f*
 Townson & Combs *f* and *l*

SPRINGFIELD.

Atwood & Co. *f*
 Bills, W. J. *f*
 Bray, Wm. *f*
 Copeland & Hagerman *f*
 Davis & Evans *f*
 Dixon, J. B. *l*
 Foster, A. M. *f*
 Haydon, W. J. *f*
 Hibler, J. J. *f*
 Hill, L. M. & Co. *f* and *l*
 Hubbard & Dixon *f*

Hubble, Martin J. *l*
 Jones Bros. *f*
 Milner, J. R. *f* and *l*
 Newton, L. A. & Son *f*
 Oldham, W. O. *l*
 Ollis, A. W. & Co. *f*
 Pierce, M. Olive *f*
 Ramsey & Otterson *f*
 Roulet & Lambeler *f*
 Russell & Co. *f*
 Simmons, H. H. *f*
 Woolley, Porter & Hubbell *f*

TRENTON.

Bain, O. G. *f*
 Burkehalder, A. H. *f*
 Callier, Luther *f* and *l*
 Clark, W. E. *f*
 Hill, J. W. *f*
 Lowen, Frank *f*
 McGrath, W. H. *f*
 Winters, G. L. *f*

WARRENSBURGH.

Bunn, W. H. *f*
 Crissey & Lemmon *f*
 Mariatt, W. C. *f*
 Patton, G. W. *f*
 Stevenson, C. W. *f*
 Suddath & Jack *f*

WASHINGTON.

Hagebusch & Peitz *f* and *l*
 Thias, H. H. *f*
 Wehrmann, L. *f* and *l*

WEBB CITY.

Gaston, H. G. *f* and *l*
 Wittich, L. L. *f*

WESTON.

Breen, E. J. *f* and *l*
 Evans, J. B. *f*
 Kirkpatrick, A. *f*

MONTANA.**BILLINGS.**

Bates, Lealey *f* and *l*
 Campbell, Andrew *f* and *l*
 Matheson, J. D. *f* and *l*

BOZEMAN.

Cobb, Chas. H. *f*
 Davis, Will F. *f*
 Gardner & Wylie *f* and *l*
 Radford, J. D. *f*
 Van Allen, Frank *f*

BUTTE CITY.

Curtis & Majors *f*
 Kemper, T. V. *f*
 Mantle & Warren *f* and *l*
 Marsh, George F. *f*, *l* and *a*
 Patten, F. E. W. *f* and *l*

DEER LODGE.

Bill, F. R. *f* and *l*
 Miller, George S. *f*

Woolfolk, L. M. *f*

DILLON.

Eastman, W. T. *f*
 Lapsch, J. W. *a*
 Paul, G. T. *f*
 Smead, W. N. *f*
 White, B. F. *f*

FORT BENTON.

Ashby & Luke *f*
 Cummings, T. A. & Co. *f* and *l*

GLENDIVE.

Ramsay, J. G. *f* and *l*
 Smith, Albert L. *f*

HELENA.

Ashby, S. C. *f*
 Doremus, F. S. *l*
 Ellis, C. F. & Co. *f*
 Foote, Henry W. *f*
 La Croix, L. F. *f*

Matheson & Floyd-Jones *f*
 Shaw, Geo. W. *f*
 Wallace & Thornburg *f*

LIVINGSTON.

Kimber, Tom *f*
 Parks, Sciles M. *f*

MILES CITY.

Courtney, Wm. *f*, *l* and *a*
 Kriedler, E. A. & Co. *f*, *l* and *a*
 McFarland, James *f*
 Merrill, Chas. L. *f*
 Seyde, Chas. W. *f* and *a*

MISSOULA.

Beckwith, Chas. E. *f* and *l*
 Lent, Alvin *f*
 Murray, S. G. *f*
 Wolf & Ryman *f* and *l*

SHERIDAN.

Hall, J. A. *f*

NEBRASKA.

ALBION.

Armstrong, James S.
Anstine, S. R.
Boardman, M. B.
De Roberts, C.
Friend, F. H.
Kohler, August
Montgomery & Jaycox
Needham, O. M.
Price, J. A.
Robinson, Frank
Scott, P. M.
Thompson & Baker

ALMA.

Adams, L. A. *f*
Beall, F. B. *f*
Briggs, H. L. *l*
Burr, A. L. *f*
Everson, John *f*
Flansburg, C. C. *f*
Griffin, J. T. *f*
O'Keefe, Ed. *f*
Piper, R. W. *f*
Randell, A. G. *f*

ARAPAHOE.

Boehner, F. *f*
Child, E. S. *f and l*
Condon, F. C. *f and l*
Dempsey, J. H. *f and l*
Dudgeon, J. A. *f*
Evans Bros. *f*
Garey, Chas. *f and l*
Wright, A. Y. *f and l*

ASHLAND.

Arnold, Joseph *f*
Bentley, W. G. *f*
Doom Bros. *f and l*
Downer, A. I. *f*
Hall, S. B. *f*
Morris, J. H. *f*
Wiggenhorn, H. A. *f*
Wilson, T. B. *f*

AURORA.

Bucklin & Morehead *f*
Farley, W. I. *f*
Ferguson, J. D. Jr. *f*
Hellings, W. P. *f and l*
Norman, F. R. *f*
Peck, W. F. *f*
Smith, J. H. *f*
Smith, Price & Co. *f*
Stark, W. L. *f*
Stevenson, W. J. *f and l*
Tate, F. W. *f*

BEATRICE.

Chapman, M. E. *f and l*
Davis, A. J. *f and l*
Fletcher, J. C. *f*
Fulton, O. C. *f*
Gillespie, W. H. *f*
Hill, W. D. *f*
Laselle & Herman *f*
McIntyre, Herbert *f*
Saunders, W. P. *f*
Scanlan, I. B. *f*
Walker, L. E. *f*

BLOOMINGTON.

Cole, Wm. A.
Dewalt, Geo. T.
Marshall, E. H.
Truman & Blake

BLUE SPRINGS.

Burke & Prout *f*
Burrington, G. H. *f*
Burton, G. H. *f*
Gow, W. J. *f*
Pickering, R. *f*
Wheelock, O. N. *f*
Williams, J. C. *f*

BROWNVILLE.

Hoadly, B. B. *f*
Moore, W. T. *f*

COLUMBUS.

Berber, Gus. G. & Co. *f and l*
Coolidge, H. P. *f*
Fuller, B. *f*
Henrich, P. W. *f*
Hudson, H. J. *f and l*
Uhlig, Robert *f*

CRETE.

Abbott, Guy *f*
Bader, Chas. *f*
Burkit, C. M. *f*
Fuller, L. E. *f*
Gasser, G. H. *f*
Patz, Thos. *f and l*
Stephens, F. B. *f*

DAVID CITY.

Bauer, W. E. *f*
Bunting & Runyon *f*
Hughes, A. L. *f*
Osterhout, George *f*
Richie, Wm. *f*
Runyon, E. S. *l and a*
Stowell, Wm. H. *f*

EDGAR.

Boden, J. W. *f*
Dalton, Henry *f*
Grant, H. F. *f*
Hull & Treat *f and l*
Searle, C. H. *f*

FAIRBURY.

Barnes, S. M. *f*
Cross, George *f*
Hills, C. J. *f*
Purdy & Pryburn *f and l*
Voawinkle, F. W. *f and l*
Warren, Marvin *f*

FAIRFIELD.

Harrington, A. T. *f and l*
Hyde, B. F. *f*
Judd, O. H. *f*
Lewis, C. L. *f*
McAuley, Dick *f*
Nixon, J. P. *f*
Prickett, W. S. *f*
Ransom, Ira *f and l*
Titus, Ira *f*

FAIRMONT.

Barsby, John *f*
Bliss, H. G. *f*
Burson, S. L. *f*
Curtiss, F. & Son *f*
Gaylord, Will R. *f*
Ketridge, C. H. *f*
Maxfield, Geo. C. *f*
Rushton, Mr. *f*
Sloan, C. H. *f*

Whitman, A. A. *f*
Wright, T. M. *f*

FALLS CITY.

Gantt, A. E. *f and l*
Gillman, J. D. *f*
Halsey, P. M. *f and l*
Loree, C. *f*
Mast, Wm. *f*
Melhorn, M. M. *f and l*
Musselman, M. W. *f*
Neal, W. E. *f and l*
Walther, C. F. *f*

FREMONT.

Atwood, W. H. *f*
Barnard, E. H. *f*
Blackman & Bourman *f*
Freeman, W. D. L. *f*
Kuen & Tym *f*
Mautz, E. B. & Co. *f*
Moore, S. F. *f*
Putnam, L. B. *f*
Quirk, Thos. F. *f*
Reynolds, Geo. W. D. *f*
Thomson, John *f, l and a*
Truesdell, A. A. *f*

FRIEND.

Dent, R. E. J. *f*
Hoffman, H. J. *f*
Moeller, A. E. *f*
Palmer & Hendee *f*
Page, L. H. *f*
Story, S. S. *f*

GRAND ISLAND.

Bucket, H. L. *f*
Caldwell, Geo. H. *f*
Clifford, H. E. *f*
Hayman & Heimbregger *f*
Justice & Peterson *f and l*
Limbach Bros. *f and l*
Reif, Chas. *f*
Ross & Brisinger *f*
Thompson, Bros. *f*
Thompson, O. B. *f*
West & Schlofeldt *f*
Willsey, J. H. *f*
Woolley, J. H. *f*
Zink & Hathaway *f*

HASTINGS.

Apgar Bros. *f*
Cramer & Rohrer *f*
Dietrich & Slaker *f*
Gibson, James *f*
Hoepfner Bros. *f*
Lowman, Wm. M. *f*
McDowell, J. E. *f*
Passy, Wilkin & Ideson *f and l*
Riley, John D. *f*
Royce & Palmer *f*
Thatcher, O. D. *f*
Tucker, Frank A. *f*
Wemple, J. J. *f*
Woods Bros *f*
Work, Geo. F. *f*

HUMBOLDT.

Glasser, Joseph *f*
Hull, H. T. *f*
Lamberton, R. C. *f*
Martin, J. E. *f*
Monogan, Geo. P. *f*
Samuelson, T. W. *f*

WEB, Humboldt—Cont.

Speiser, David *f*
Shrauger, J. E. *f*

KEARNEY.

Aspinwall, Geo. D. *f*
Barud, John *f*
Brady Bros. *f*
Clark, A. B. *f*
Cunningham, E. M. *f*
Goulding, B. H. *f and l*
Green, O. L. *f and l*
Irving, Louis S. *f*
Jones, E. B. *f*
Keens, F. G. *f and l*
Seeley, S. V. *f*
Smith & Cutting *f and l*
St. John, Sylvester S. *f and l*
Wiley, H. F. & E. C. *f and l*
Woolworth, E. J. *f*

LINCOLN.

Aitken, Bros. *f*
Alexander, S. J. *f*
Baldwin, L. G. M. *f*
Bell, H. S. *f and l*
Bell, W. Q. *f*
Boehmer, F. A. *f*
Brace & Strawbridge *f*
Burr & Beeson *f and l*
Chase & Beardsley *f*
Clark & Learned *f*
De Levis, M. M. *f*
Dorr Bros. & Montgomery *f*
Doyle, J. M. *f*
Easterday Bros. *f*
Edmiston, J. M. *f*
Gerner, Henry *f and l*
Greer & Hagerman *f*
Hastings, W. B. *f*
Hoxie, C. W. *f*
Humphrey, L. C. *f*
Johnson, Geo. W. *f*
Kennard, T. P. & Son *f*
Lansing, J. F. *f*
McClay & Hall *f*
Mockett, J. H. & Sons *f and l*
Marshall & Stephenson *f*
Pommer, M. J. *f*

MADISON.

Curtis, James *f*
Duncan, J. F. *f and l*
Graham, D. T. *f*
Shimerida, J. A. *f*
Stuart & Thatch *f*

NEBRASKA CITY.

Boydston, H. M. *f and l*
Canada & Dunn *f*
Dillon, Wm. E. *f*
Fulton, Wm. *f*
Hall, S. A. *f and l*
Harding, N. S. *f and a*
Metcalfe, J. *f*
Miller, R. H. & J. S. *f*
Seymour, W. F. *f*
Thompson, T. E. *f*
Vandyke, J. B. *f*
Watson, J. C. *f*
White, R. A. & Co. *f*

NEMAHA CITY.

Bourne, E. A. *f*

NORFOLK.

Bucholz, H. *f*
Durland, C. B. *f and l*
Gencke, Wm. *f*

Lowe, Wm. *f and l*
Pierce, J. L. *f*

OMAHA.

Alexander & Brigham *f*
Allen, W. M. F. *f*
Andrews & Orff *f*
Ballou Bros. *f*
Benawa & Co. *f*
Beneke, Gustave *f*
Burnham, Leavitt *f*
Comstock, Martin & Perfect *f*
Crary, N. N. *f and a*
Creigh, Silkworth & Co. *f*
Dale, John *f*
Darling, F. K. *f*
Dean, Chas. A. *f*
Doud Bros. *f*
Drake, L. *f*
Ganet, I. B. *f*
Gibson, Geo. E. & Co. *f*
Gibson, J. H. *f*
Hale, O. P. H. *f*
Hall, E. B. *f*
Hall, N. *f*
Hawkes, Wm. I. *a*
Heath, M. T. *f*
Howell, Edward E. *f*
Jackson, H. *f*
Katz, S. & Co. *f*
Kaufman, Charles *f*
King & Templeton *f*
Lawton Wm. H. *f*
Lewis, M. H. *f*
Macloon, H. S. & Co. *f*
Mapes & King *f*
Mayne & Needham *f*
Miller, Dr. Geo. L. *f*
Muir & Gaylor *f*
Murphy & Lovett, Fire In-
surance

Neely, H. D. *f*
Nichols, P. J. & M. C. *f and a*
Odell Bros. & Co. *f*
Paul, Geo. J. *f*
Potter, Webster & Co. *f*
Rice, J. R. *f*
Ringwalt Bros. *f, l and a*
Risdon, M. R. *f*
Robinson, B. H. *f*
Roeder, M. L., Manager
National Life of Vermont.

Sabin, O. C. *f*
Schenck, C. G. *f*
Sholes, D. V. *f*
Stebbins, C. S. *f*
Taylor, C. T. *f*
Tuttle, T. F. *f*
Ulbrich & Laing *f*
Watson, C. A. *f*
Weir, A. M. *f*
Wheeler & Wheeler, Fire
and Life Insurance
Williams, L. B. & Co. *f*

PAWNEE CITY.

Davenport & Ballance *f*
Flora, Geo. *f*
Fulton, Jacob *f*
Springer, G. F. *f*
Sullivan, U. *f*

PERU.

Cole, D. C. *f*
Harman, W. B. *f*
Hutchinson, T. *f*
Jack, D. *f*
Randall, D. S. *f*
Williams, T. F. *f*

PLATTSMOUTH.

Browne & Streight *f*
Hartigan, Mike A. *f*
Palmer, H. E. *f*
Polk, M. D. *f*
Ramsey, B. S. *f*
Skinner & Richey *f*
Sullivan, A. N. *f*
Vanatti, S. P. *f*
White, F. E. *f*
Windham & Davies *f*

PONCA.

Barnes Bros. *f*
Burke, J. H. *f*
Dorsey, F. M. *f and l*
Halstead, E. E. *f*
Kingsbury, A. G. *f and l*
Skinner, H. D. *f and l*
Wheeler, W. M. *f*
Wood, B. W. *f and l*
Wood, G. L. *f and l*

RED CLOUD.

Case, O. C.
Coombs, D. S.
Gump, F. R.
Kaley, C. W.
Wilcox, J. R.

RISING CITY.

Baldwin, W. A. *f and l*
Day, T. W. *f*
Hurd, J. O. *f*
Keegan, John *f*
Reichenbach Bros. *f*

RULO.

Gognon, John *f*
Kirk, Geo. D. *f*

ST. PAUL.

Anderson, Paul *f*
Bell Bros. *f*
Hannibal, R. *f*
Hanson, N. M. *f and l*
Leroy, N. G. *f*
McNabb, T.
Malmgrew, H. *f*
Nunn, Henry *f*
Paul, N. J. *f*
Paul, J. N. & Co. *f*
Sherman, T. *f and l*
Thompson, E. E. *f*
Wallace, T. R. *f*

SALEM.

Boyd, H. E. *f*
Roberts, C. W. *f*
Tisdela, D. A. *f*

SCHUYLER.

Crewitt & Hatch *f*
Davis Bros. *f*
Doughty, G. R. *f*
Dworak, F. N. *f*
Grimson, J. A. *f*
Hodson, E. T. *f*
Nieman, John F. *f*
Wells & Nieman *f and l*
Zerzan, Joseph *f*

SEWARD.

Anderson, R. P. *f*
Barclay, C. W. *f*
Burlington, S. C. *f, l and a*
Cox, W. W. *f*
Holland, C. E. *f*
Leese Bros. *f*
McKillop, D. C. *f*

Neihardt, Ike D. *f*
Norval, B. H. *f*
Stalith, Ed. F. *f*
Terwilliger, George *f*
Work, D. C. *f and l*

SIDNEY.

De Castro, F. H. *f and l*
Lee, E. O. *f*
McInosh, J. J. *f*
Martin, L. *f*
Norvell, James W. *f*
Reilly, W. C. *f*

SUTTON.

Burnett, E. P. *f*
Bernes, Geo. W. *f*
Clark, I. N. *f*
Clark, Martin *f*
Dinsmore, J. B. & Co. *f*
Fowler, Cowles *f*
Joslin, M. C. *f*
Woodruff, J. H. & Son *f*

TECUMSEH.

Burtch, J. H. *f*
Chamberlain Bros. *f*
Chapman, L. C. *f*
Harris, J. S. *f*
Osgood, D. F. *f*
Perkins, B. F. *f*
Stewart, S. S. *f*
Woodley, C. *f*

TEKAMAH.

Bardwell, C. E. *l*

Dickinson, C. T. *f*
Gillis, H. W. *f*
Hopewell, H. M. *f*
Lee, M. W. *f*
Peterson, E. W. *f*
Scheckell, N. J. *f*
Sloan, J. C. *l*

WAHOO.

Anderson & Collins *f*
Capp & Kratky *f*
Davis, J. B. *f*
Dickinson, W. H. *f*
Dorsey Bros. *f*
Good & Good *f*
Lyle & Collins *f*
Simpson, Geo. W. *f*
Steen, Otto *f*
Williams, C. F. *f*

WEST POINT.

Artman, W. A. *f*
Briggs, E. *f*
Drebert, D. J. *f*
Kloke, R. F. *f*
Krause, F. E. *f*
Moore, Eugene *f*
Peters & Reed *f, l and a*
Rosenthal, L. *f*
Steufer, Wm. *f*
Thiele, J. *f*

WILBER.

Ballard, E. *f*
Castor, B. L. *f*

Davis, S. D. *f*
Early, John F. *l and a*
Grimm, J. H. *f*
Mann, W. H. *l*
Safanck, P. S. *f*
Spirk, J. F. *f*
Tibbets, J. P. *f*

WYMORE.

Burnham, C. A. *f*
Fisher, W. I. *f*
German, J. W. *f*
Greenwood, H. A. *f*
Livengood, J. K. *f*
McNay, J. S. *f*
Taylor, C. T. *l*
Wilcox, E. C. *f*
Winter & Kaufman *f*

YORK.

Baldwin & Crapser *f*
Buckmaster & Hallstrom *f*
Coddling, A. B. *f*
Cowell Bros. *f*
Daggy, F. B. *f*
Greene, M. A. *f and l*
Hamlin Bros. *f*
Hoffman, Jasper, *f*
Kingsley & Hutchins *f*
Kleinschmidt, H. C. *l*
Meade, F. F. *f*
Moore, D. T. *f*
Newman, A. J. *f*
Nobes, C. J. *f*
Reed, Luther *f*
Wyckoff, W. W. *f*

NEVADA.

AUSTIN.

Allsopp, Geo. F. *a*
Mase, G. H. *f*
Miller, J. A. *f, l and a*
Paxton & Curtis *f*

BATTLE MOUNTAIN.

Lemaire, A. D. *f*
Park, J. D. *f and a*

BROKEN BOW.

Collman & Inman *f*
Gillman, Alfred *f*
Holcomb, S. A. *f*
House, E. C. *f and l*
Kirkpatrick, J. S. *f*
Waite, F. G. *f*

CARSON CITY.

Clark, Willis G. *f*

Hofer, T. R. *f and l*
Kersey & Yerington *f, l and a*

ELKO.

Henderson, I. *f and a*
Miller, M. H. *l and a*
Reinhart, Edgar *l*
Smith, W. T. *f*

EUREKA.

Griffin, W. E. *f*
Pardy Bros. *f, l and a*
Sadler, R. & Co. *f*

GOLD HILL.

Blauvelt, W. H. *f*

HEBRON.

Berkey, B. F. *f*
Gates, J. T. *f*

Powell, F. A. *f*
Schwer, C. P. *f*
Stickle, J. H. *f and l*
Thornburgh, J. T. *f*
Weiss, M. H. *f and l*

RENO.

Bank of Nevada *f*
Bender, C. T. *f*
First National Bank *f*
Fish, H. L. *f*
Hunter, B. E. *l*
Jones, C. W. *f*
Knox, W. N. *f*
Martin, C. S. *f*
Stoddard, C. H. *f*

VIRGINIA CITY.

Edwards, A. L. *f, l and a*
Wallace, B. F. *f and a*

NEW HAMPSHIRE.

CLAREMONT.

Eastman, C. O. *f, l and a*
Farwell, J. L. Jr. *l*
Osgood, H. S. *f and l*

CONCORD.

Ballard, J. H. *f*
Jackman & Lang *f and l*
Marston, J. B. *f*

Merrill & Danforth, Insurance Agents.
Parker, Chas. S. *l*
Stanleys, C. E. *l*
Stanleys, R. P. & Co. *f and l*

DOVER.

Crawford, Tolles & Co. *f and l*
and a
Greene, J. F. *l*

Prescott, Geo. B. *f and l*
Redfield, Henry A. *f*
Sisk, Edward J., Gen. Agt.
Phoenix Mutual Life Ins. Co.
Sterns, Moses W. *l*
Tufts, Charles A. *f and l*
Wendell, Daniel H. *f and l*

ENFIELD.

Bryant, J. F. *f*

M. H., Enfield—Cont.

Huse, E. B. *f*
 Pattee & Currier *f and l*

EPPING.

Brown, A. D. *f*
 Stickney, W. H. *f*

EXETER.

Belknap, Wm. H. *f*
 Shute, Henry A. *f*
 Wiggins, George W. *f*

FARMINGTON.

Pitman, C. H. *f and l*

PENACOOK.

(formerly Fishersville.)

Foot, Chas. E. *l*
 Gage, Buxton & Co. *f and l*
 Rolfe, Abial *f*

FRANKLIN FALLS.

Leach & Barnard *f, l and a*

GORHAM.

Evans, Alfred R.

GREAT FALLS.

Crawford, Tolles & Co. *f and l*
and a
 Knapp, W. D. *f*

HAMPTON.

Norris, Abbott *f*
 Young, Enoch P. *f*

HANOVER.

Currier, D. B. *f*
 Frost, N. A. *f*
 Storrs, E. P. *f and l*

HINSDALE.

Amidon, P. F. *l*
 Barrows, W. S. *f*
 Saben, T. W. *f*
 Temple, E. J. *f and l*

KEENE.

Aldrich, G. H. & Son *f and l*

Dudley, D. E. *l*
 Goodnow, D. W. *l*
 Hayward, L. *l*
 Healey, D. K. *f and l*
 Tilden, George *f*

LACONIA.

Jewett, S. S. *f*
 Melcher & Prescott *f and l*
 Thompson, E. P. *f*

LANCASTER.

Chase, Dexter *f and l*
 Stevens, G. M. & Son *f and l*

LEBANON.

Baker, A. W. *l*
 Dewey, Peck & Co. *f and l*
 Pike, John *f and l*

LITTLETON.

Corning, B. H. *f*
 Eastman & Gould *f*
 Merrill, R. B. *l*
 Watson, P. B. *l*

MANCHESTER.

Chase, J. F. *l*
 Clough, Lucien B. *f*
 Dillon, John J. *l*
 Dodge, L. E. *f*
 Dow, St. John *f*
 Edgerly, Clarence M. *f*
 Edgerly, Martin N. B. *l*
 Elliott, A. & Co. *f*
 Everett, William G. *f, l and a*
 French, John C. *f and l*
 Gould, Daniel C. *l*
 Kimball, Edward L. *f*
 Lane, Adoniram J. *f and l*
 Lane, John G. *f and l*
 Richardson, Edwin P. *f*
 Sanborn, Gustavus M. *f*
 Stearns, S. B. *f*
 Weeks, George W. *f*

MILFORD.

Kidder & Whitney *f*
 Knight, C. E. *l*
 Knowlton, W. M. *f*
 Wallace, R. M. *f*

NASHUA.

Buxton, M. E., Fire Insurance.
 Copp & Tuck *f*
 Dustin, T. W. *l*
 Hopkins, John M. *f*
 McKean & Andrews *f, l and a*
 Meloon, C. L. *l*
 Richardson, Caleb *f and l*
 Taylor, M. A. *l*

NEW MARKET.

Dearborn, Geo. L. *f*
 Haines, Alanson C. *l*
 Haley, Chas. *f*
 Kelsey, Alvin W. *l*
 Murray, Timothy *f*

NEWPORT.

Brown, George R. *l*
 Osgood, Robert C. *f*

PETERBORO.

Clarke, F. G. *f and l*
 Hatch, R. B. *f and l*
 White & Knight *f and l*

PORTSMOUTH.

De Rochemont, C. M. *f*
 Dodge, Samuel *f*
 Gignoux, C. M. *l*
 Hazlett, C. A. *f*
 Moore, W. H. *f and a*
 Morse & Halsey *f, l and a*
 Pender, John *f and a*
 Sise, John *f and m*
 Tracy, C. W. *f and l*

ROCHESTER.

Harvey, Joseph G. *f and l*
 Parshley, A. S. *f and l*

SUNCOOK.

Bartlett, J. G. *f*
 Haselton, J. B. *f*
 Weeks, R. M. *f and l*

WILTON.

Fleeman, Josiah *f*
 Ramsey, A. A. *f*

NEW JERSEY.**ASBURY PARK.**

Dey, W. & Co. *f*
 Gould & Pauley *f*
 McCahley, H. *l*
 Ross, Milan *f*
 Taylor, D. H. *f*
 Warner, C. D. & Co. *f*

ATLANTIC CITY.

Adams, Israel G. & Co. *f*
 Gardner, Shinn & Co. *f*
 Giherson, John P. *l*
 Phillips, A. H. *f*
 Slape & Stephany *f*

BAYONNE CITY.

Connelly, P. W. *f*
 Kelly, Wm. *f*

Lee, Wm. P. *f*
 Murphy, Jas. Jr. *f*
 Smith, John *f*

BLOOMFIELD.

Baxter, Samuel H. *f*
 Baxter, Thomas B. *f*
 Hayes, Thomas E. *f*
 Johnson, J. Cory *l*
 Marr, Alexander C. *f*
 Pierson, A. R. *f*
 Pierson, Horace *f*

BLOOMINGDALE.

Ball, J. Johnson, *f*
 Butler, N. J. *l*
 Sloan, D. Reeve *f*
 Treewelke, R. F. *f*

BORDENTOWN.

Burr, Samuel E. & Son *f and l*
 Burns, Wm. *f*
 Flynn, W. R. *f and l*
 Julien, Robt. *f*
 Tantim, Jas. *f*
 Weise, F. G. *f*

BRIDGETON.

Fithian, Joel *l*
 Logue, W. A. *f*
 Nef, Henry *f*
 Porch, F. M. *f*
 Powell, Benjamin T. *f*
 Reeves, James J. *f and l*
 Ware, Jas. *f and l*
 Wood, W. H. *l*

BURLINGTON.

Gallagher, Jos. *!*
Haines, H. S. *f*
Prickett, H. S. *f and !*
Rigg, Geo. *f*
Sloan, Charles M. *f and !*
Taylor, Joshua *f*

CAMDEN.

Cheney, John W. & Co. *f and !*
Condit, Daniel H. *f and !*
Evans, John *f*
Humphreys, L. B. *f*
McDonald, Samuel *f*
Miller, Crawford *f*
Miller, R. R. *f*
Read, Jos. F. *f*
Risley, D. Somers *f*
Varney, Thadues P. *f*

CAPE MAY.

Edmunds, J. Henry *f and !*
Hughes, Henry *f*
Richardson, F. L. *f*
Stites, Page *f*

DOVER.

Coe, A. Judson *f*
Davis, Wm. H. *!*
Dunham, H. L. *f*
Gage, C. B. *f*
McCoy, Joseph *!*
Moxie, Frank *!*
Smith & Jenkins *f*

ELIZABETH.

Bicknell, A. S. *!*
Crane, J. W. *f*
Dix, J. A. *!*
Egenoff, P. *!*
Meeker, W. H. *f*
Ogden, B. M. *f*
Ross Bros. & Co. *f and !*
Stratemeier, H. Jr. *f and !*
Welch, R. W. *f*
Wolfskeil, D. *f*

ENGLEWOOD.

Byrne, W. J. M. *f*
Gorham, R. A. *f*
Valentine, C. W. *f*

FREEHOLD.

Bennett, Chas. A. Jr. *f*
McDermott & Mount *f and !*
Rosell, John T. *f and !*
Ward, Geo. T. *f and !*

GLASSBORO.

Duffield, Jos. H. *f*
Pierce, John E. *f*
Shute, John D. *f*

HACKENSACK.

Cummings, Thos. H. *f*
Taylor, Wm. *f*
Tosdick, Lenard *f*
Van Horn, J. C. *f*
Wheeler, G. W. *f*

HACKETTSTOWN.

Bryan, Fred. H. *f and !*
Davis, Jacob W. *f*
Fisher, James *f and !*
Hoffman, Paul D. *f*
Johnson, Geo. W. *f and !*

HOBOKEN.

Bender, H. *f*
Benson's Jas. Sons *f*
Bruggman, A. M. *f*
Budenbender & Moller *f*
Clinton, Charles *f*
Crevier, John *f*
Harper, W. H. *f*
Hersee, W. *f*
Sonekal, A. T. *!*
Stein, L. M. *f*
Tissot, C. A. *f*
Wilson, J. H. *f*

JERSEY CITY.

Bennett, B. *f*
Boetcher, Louis & Co. *f*
Buckley, W. W. & Co.,
Fire Insurance
Callo, H. J. *f*
Emmons & Co. *f*
Foye & Co. *f*
Fessenden, R. C. *f*
Gopail, T. M. *f*
La Viere, C. H. *f*
Lindsley, H. *f and !*
Matthews, F. J. *f*
Muller, John E. *f*
Steger & Gopsill *f*
Stevens, Frank *f*
Van Houten, Edwin *f*
Van Syckle, J. R. *f*
Woodward, Sherwood &
Co., Insurance Agents, 17
Montgomery street

KEYPORT.

Ogden, Benjamin B. *f and !*
Taylor, Marcus B. *f*
Warner, David *f*

KINGSLAND.

Casson, Mr. *f*

LAMBERTVILLE.

Barber, A. C. *f*
Dilts, R. H. *f*
Horn, John H. *!*
Lyman, W. *f*
Moore, W. G. *f*
Roberts, Charles *f*
Schulhaus, Charles *!*
Sergeant, — *f and !*
Smith, Joseph & Co. *f*

LONG BRANCH.

Cooper, Thomas W. *f and !*
Green, V. E. *f*
Van Deeveer, F. M. *f*
Wooley, Matthias *f*

LYNDHURST.

Cummings, Mr. *f*

MILLVILLE.

Howell, R. L. *!*
Newcomb, H. O. *f*
Newcomb, Stacy *f*
Miller, William E. *!*
Ogden, Geo. B. *f and !*
Whitaker, Thos. *f and !*

MORRISTOWN.

Ayers, Theo. & John B. *f and !*
Breese, Stephen *f*
Bloomer, John L. *f and !*
Burns, J. Wm. *!*
Hull, H. T. & Co. *f and a*
Johnson, J. Henry *f and !*

Ross, E. & G. H. *f and !*
Searing, J. Walter *f and !*
Turnbull, Frank *f*
Van Dyke & Wise *f*

MT. HOLLY.

Clevenger, J. D. *f*
Sloan, Chas. M. *f and !*
Wills, Benajah S. *f*

NEWARK.

Agens & Jackson *f*
Bassett, A. L. *f and !*
Bond, Edgar E. *f*
Canon, W. S. *f*
Conlon, R. P., Fire Insur-
ance Agency, 782 Broad street
Dennis, M. R. & Co. *f and !*
Garabrant, James E. *f*
Griffith, T. W. *f*
Haynes, N. A. *!*
Herrick, C. C. *!*
Horn & Fischer, Fire Insur-
ance Agents, 758 Broad street
Meeker, Samuel *f*
Osborne, R. A. *f*
Parker, F. M. *f*
Peckham, I. *f and !*
Plume, A. Gifford *f*
Plume, Geo. C. *f*
Plume, Wm. T. *f*
Raymond, Geo. B. *!*
Ryerson, W. F. *f*
Schoppe, Henry *f*
Smyth, J. Wilson
Sommer, G. F. *f*
Tappan, S. *f*
Teller, G. H. *f*
Westervelt, A. C. *!*
Wickham, Ross M. *f*
Willis, G. W. *!*
Wood & Van Sant, Gen'l
Agts. for N. J. of L. & L. &
G. Ins. Co., 800 Broad street

NEW BRUNSWICK.

Abbott, H. W. *!*
Blauvelt & Co. *f*
Bodine, Edw. *f*
Dunham, L. R. *f*
Hardenburg, C. L. *f*
Hardenburg, Rutson *f*
Kibbe, O. A. *f*
Kirkpatrick, J. Bayard
Lyons, M. *f*
Martin, R. *f*
Mayo, A. W. *f*
Miller, R. G. *f*
Parker, N. T. *f*
Parsons, H. H. *f*
Polhemus, P. G. *f*
Snedeker, W. W. *f*
Way & Hope *f*

NEWTON.

Criegar, J. W. *f*
Emmans, Geo. M. *f*
Franks, Miss M. *!*
Hall, Wm. H. *!*
Howell, John C. *f*
Roe, Chas. Jr. *f*
Rorbach, Chas. P. *f*
Smith, Wm. M. *!*
Stevens, S. S. *!*
Stewart, John T. *f*
Westfall, John A. *f*

ORANOE.

Ayres, Thomas O. *f and !*
Kazenmayer, Henry *f and !*
Kingsley, Philip *f*

N. J., Orange—Cont.

Smith, S. F. & C. A. *f and l*
 Smith, Walter E. *f*
 Stetson, Horace *f*
 Taylor, Theo. F. *f*

OXFORD.

Bartron, David *f*
 Fowler, Fred. *f*
 Hilbert, Jos. *f*
 Perry, O. N. *f and l*
 Thompson, Thos. L. *f*
 Tunison, Wm. A. *f*
 Weber, Geo. *l*

PASSAIC.

Colegrove, W. S. *f and l*
 Goggin, R. *f*
 Hemion, John *f*
 Hughes, Frank *f and l*
 Norton, James A. *f*
 Paulson, W. *f*
 Pudney, John B. *f*
 Rust, Geo. P. *f*

PATERSON.

Banta, L. J. *f*
 Blauvelt, J. H. *f*
 Boice, I. F. *f*
 Borden, R. W. *f and l*
 Ekings, R. M. & Co. *f and l*
 Farrar, Sidney *f*
 Garrison, H. J. *f*
 Haldane, A. P. *f*
 Holt, Thomas *f and l*
 Hurley, John R. *f*
 McDona d, John *l*
 McGregor, S. A. *f*
 Morrissee, James A. *f*
 Oatman, J. M. *f*
 Oldea, E. H. *f*
 Pulver, G. B. *f*
 Reynolds, Chas. *f*
 Schetter, Charles *f*
 Sherwood, S. S. *f*
 Worden, G. H. *f*

PERTH AMBOY.

Barton & Son *f*
 Chapman, Joseph E. *f*
 Compton & Fox *f*
 Golding, I. T. *f*
 Growney, James *f*
 Pierce & Watson *f and l*
 Seaman, Chas. K. *f and l*
 Seaman, Geo. A. *f and l*
 Parker, C. L. *f*

PHILLIPSBURGH.

Butler, J. C. *l*
 Deichman, A. S. *f and l*
 Reiley, J. I. Blair *f and l*
 Schubert, Henry *l*

Shultz, J. W. *f and l*
 Shimer, J. M. R. *f and l*
 Smith, James *f*
 Smith, Wm. *f*
 Snyder, Jacob *l*
 Stewart, Jacob S. *l*

PLAINFIELD.

Butler, W. C. *f*
 Brokaw, Isaac *f and l*
 Harper, Nathan *f*
 Leonard, O. B. *f*
 Mulford, E. C. *f*
 Pope, J. C. & Co. *f and l*
 Randolph, D. F. & Co. *f*
 Smith & Cahill *f*
 Thorn, M. M. *f*
 Vall, J. T. *f*
 Woodruff, W. A. *f and l*

PRINCETON.

Atwater, L. S. *f*
 Borden, F. C. *f and l*
 Hageman, J. F. Jr. *f*
 Hubbard Bros. *f and l*
 Marsh, Crowell *f*
 Vanderbilt, Albert *f*
 Wright, Wm. M. *f and l*
 Wolfe, Jared D. *l*

RAHWAY.

Compton, N. V. *f*
 Erlich, C. *f*
 McGuckin, E. B. *f*
 Mead, Joseph T. *f*
 Mooney, Nicholas *f and l*

RARITAN.

Amerman, John, S. *f*
 Davis, J. V. *f*
 Tunis, Wm. L. *l*

RED BANK.

Allaire, Edw. S. *f*
 Davis, Thos. Jr. *f and l*
 Trockmorton, T. W. & Sons *f*
 Warner, C. D. & Co. *f*

RUTHERFORD.

Brown, Edw. S. *f*
 Burtis, E. E. *f*
 Ely & Conkling *f*
 Ingersoll, Chas. *f*
 Watson, A. L. *f*

SALEM.

Acton & Bro. *f and l*
 Kelty, Benj. R. *f and l*
 Morrison, G. R. *f*
 Thompson, John E. *l*
 Wood, Benj. F. *f*

SOMERVILLE.

Anderson, Geo. *f*
 Codington, L. M. *f and l*
 Dixon, A. L. *f*
 Enk, John *f and l*
 Hodge, D. K. *f*
 Reger, A. *f*
 Speer, C. A. & Son *f and l*
 Steele, W. V. *f*
 Surphen & Huff *f and l*
 Vanderveer, G. V. *f*
 Vanderveer, M. H. *f*

SOUTH AMBOY.

Grace, Tobias *f and l*
 Roddy, B. *f*

TRENTON.

Aller, H. C. *l*
 Bailly Samuel L. & Co. *f*
 Barnhart, Jacob *f*
 Biles, Charles W. *f*
 Encke, J. R. *f and l*
 Fell & Darrah *f and l*
 Hancock & Co. *f*
 Harter Bros. *f*
 Higginson, Daniel *f*
 Howell, Israel *f*
 Krumholz, John *f*
 Matheson, John *f*
 Murphy, C. V. *C. f*
 Parkinson, E. S. *f*
 Phillips, B. M. *f and l*
 Van Camp & Worthington,
 Fire Insurance
 Whittaker, George R. *f*
 Woodruff, E. F. *f*
 Wright, Joseph B. & S. n *f*
 Wright, Joseph H. *f*
 Yard, Alexand-r C. *f*
 Yard, W. S. & Son *f*

VINELAND.

Chambers, Charles *f*
 Clark, A. G. *f*
 Ladd & Steele *f and l*
 Laughran, James *f*
 Mason, Joseph *f*
 Wanser, Jarvis *f*

WASHINGTON.

Bowers, J. T. *f and l*
 Gibbs, Dr. *l*
 Stryker, Wm. A. *f*
 Taylor & Creveling *f*
 Wyckoff, D. V. *f*

WOODBURY.

Barker, Geo. H. *f and l*
 Clymer, Robert S. *f*
 Livermore, W. Harrison *f*
 Moore, Wm. *f*
 Stokes, Edwin C. *f*
 Swackhamer, Austin H. *f*

NEW MEXICO.**ALBUQUERQUE.**

Bushnell, John B., *f, l and a*
 Kent, F. H. & Co. *f and l*
 Wheelock, Jesse M. *f and l*

FERNANDEZ DE TAOS.

Brown, L. W.

LAS VEGAS.

Henry, Edward *f and l*
 Higgins & Dinkel *f and l*
 Whitmore, Adin H. *f and l*

SANTA FE.

Berger, Wm. M. *f, l and a*

Conant & Gray *f, l and a*
 Wunschmann, Paul *f, l and a*

SILVER CITY.

Warren, Mrs. O. S. *f, l, a and*
 Young, E. M.

NEW YORK.

ALBANY.

Austin & Wolvertom *f*
 Ayres, Mrs. S. E. *f*
 Bachelder, E. C.
 Brown, Howard *a*
 Bull, M. V. B., Life Ins.
 Bull, H. B. & Co.
 Byington, W. W. *l*
 Cary, Samuel *f*
 Chester, Andrew J. *f*
 Cummerford, John *f*
 Cuyler, George *f*
 DeWitt & Co. *f*
 Foster & Gove
 Hendrick, James *f*
 Hubbard, F. *f*
 Illich, M. *f*
 Keefer, D. H. *a*
 Knowles, Charles R. *f*
 Knowles & Russel
 Kurth, Max, Fire Insurance.
 Lockwood, E. W. *l*
 McElroy, John E. *f*
 Merrill, T. B.
 Morgan, Wm. *f*
 Pruyn, F. S. *f*
 Rose, Rufus & Son
 Safford, E. & Co. *f*
 Secor, G. H. *l*
 Ten Eyck & Lansing *f*
 Underhill, E. H. & Co.,
 General Agts. New York Life.
 Van Allen, C. H. *f*
 Van Vleet, G. D. *f*
 Vosburgh, Felcher *f*
 Winship, W. F. *l*

ALBION.

Eddy, O. D. *f and l*
 King, Henry A. *f*
 Kingman, Wm. D. *f and l*
 Ross & Hutchinson *f and l*

AMSTERDAM.

Bennett, Lyman *f*
 Cleavland, F. H. *f*
 Miller, Geo. A. *f*
 Munson & Birch *f*
 Orr, Robert P. *f, l and a*
 Reed, Hollie R. *f and l*
 Stanley, T. S. *l*
 Van Heusen, A. T. & Son *f, l*
 and *a*
 West, Geo. W. *f*

ATHENS.

Calkins, Stephen E. *f*
 Greene, Henry A. *f*
 Nichols, Samuel H. *f*
 Sanderson, John *f*

AUBURN.

Adams & French *f and l*
 Alliger, C. B. *l*
 Alward, D. R. *f*
 Bailey, W. C. *f*
 Boyd, David *l*
 Brooks, H. *f*
 Clary, J. S. & Son *f*
 Cooper, D. B. *l*
 Eddy & Barnes *f and l*
 Fiero, L. E. *f*
 Fitch, Mrs. M. M. *f*
 French, W. D. *f*
 Hazlit & Storke *f*
 Hemingway, C. D. *l*

Hoskins, J. H. *f*
 Johnson, E. W. *f*
 Keil & Downer *f*
 Lawton, A. W. *l*
 Meaker, Wm. H. & Son *f*
 Osborne, H. G. *l*
 Rhodes, Emmett *l*
 Rogers, F. L. *l*
 Thorpe, Wm. B. *l*

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Lewis, W. D. *f and l*
 Robbins, J. J. *f*
 Seaman, S. L. *f*

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Beach, Geo. R. & Son *f and l*
 Dater, H. C. *f and l*

BATAVIA.

Bentley, Gorton *f*
 Clark, O. R. *f*
 Cox, Edwin *f*
 Day, W. Harris *f*
 Dodgson, Bostwick & Co. *f and l*
 Dunham, F. H. *f*
 Gage, A. G. *l*
 Green & Snell *f*
 Masse, Solomon *f*
 Sherwin, S. A. & Co. *f*
 Sherwin S. A. *l*

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Alden, D. C. *f and l*
 Faucett, Henry *f and a*
 Parker, Z. L. *f, l and a*
 Shepard, Wm. H. *f, l and a*
 Van Camp, D. M. *f and l*
 Wagner, M. T. *f*
 Wynkoof, H. J. *l*

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 Bordon, Slosson & Monroe *f*
 Boss & Stoppard *f, l and a*
 Brown, Robt. *l*
 Burhans & Dunn *f and l*
 Cannon, G. Q. *l*
 Drew, W. S. *f, l and a*
 Hermans, H. C. *l*
 Lagrange, J. *f*
 Lyons, F. D. & Co. *f*
 Mathews, Geo. *f, l and a*
 Mitchell, S. N. *f, l and a*
 Morse, Hartwell *f*
 Rich Bros. *f*
 Root, C. O. & Co. *f*
 Phillips, L. C. *f and l*

BROCKPORT.

Decker, Geo. P. *l*
 Hull & Williams, *f, l, a and m*
 Ketcham, B. C. *f and l*
 Stadman, G. L. *l and a*
 Wilcox & Williams *f, l and a*
 Winslow, C. M. & Son *f, l and a*

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 Avery, A. P. *f*
 Barker, C. S. *f*
 Beecher & Benedict *f*
 Bogue, C. A. *f*
 Brown, G. F. *f*
 Brown, Geo. W. *f*

Carpenter, B. G. *l*
 Fowler, Levi *f*
 Goldschmidt, M. *f*
 Hatton & Jacobs *f*
 Hodges, A. *f*
 Kelsey & Suydam *f*
 Kidder, J. H. *l*
 Lewis, Benj. *f*
 McLaughlin, Chas. A. *f*
 Moody, Leonard *f*
 Pomeroy, Ralph *f*
 Schimmel, G. *f*
 Sedgwick, R. B. *f*
 Simonson, Geo. M. *f*
 Thorn, A. B. *f*
 White, J. W. *f*
 Wood, E. *f*

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 Campbell, J. A. *f*
 Cook's F. A. Agency *f*
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 Eggert, O. J. *f*
 Ferguson & Roth *f*
 Fitzgerald, Thos. *f*
 Flint, Oscar T. *a*
 Germain, Geo. P. & Son *f*
 Gitter, J. A. *f*
 Greene, S. P. *l*
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 Martin, Alex. *f*
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 Mooney, Jas. & Bro., Gen.
 Insurance Agents.
 North & Vedder, General
 Insurance Agents.
 Perkins & Menzies, *f*
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 Insurance Agents.
 Stellwagen, P. *f*
 Stettenbenz, E. F. *f*
 Stringer & Cady
 Timmerman, J. *f*
 Weidrich & Wilhelm *f*
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 Worthington & Sill *f and m*

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 Richmond & Sloan *f and l*
 Stafford, Harvey R. *f and l*
 Wheeler, Chas. W. *f and l*

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 Bozard, E. W. *f*
 Church, E. C. *f and l*
 Coe, W. W. *f*

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 Field, H. M. *f*
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 Howe, Ira B. *f*
 Mitchell, C. T. *l*
 Page, E. R. *f and l*
 Raines, John *f and l*

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 Cleveland, R. E. *l*
 Nicholson, Chas. *f*
 Roulston, R. H. *f*
 Stevens, E. E. *f*

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 Coffin, P. G. & C. G. *f and l*
 Penfield, Samuel L. *f*
 Pinckney, Chas. B. *f, l and a*
 Russell, Edgar *f*
 Sage, O. V. *f and l*
 Vedder, Harry *l*

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 Gregg, Geo. A. *f*
 Hinman, J. W. *f, l, a and m*
 Sherman, E. W. *f*
 Stow, D. L. *f and l*
 Thorn, Seward T. *f*

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 Yeomans, W. B. *f*

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 Sage, M. L. *l*
 Walker, Wm. & Son *f and l*

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 Bosworth & Lathrop *f*
 Maybury & Maycumber *f*
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 Nixon, James A. *f*
 Stevenson, Theodore *f and l*

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 Brown, Hiram *f*
 Collier, A. V. D. *f and a*
 Freiligh, Levi *f*
 Garrett, Peter R. *f*
 Green & Bedell *f and l*
 Jordan, H. A. *l and a*
 Lampman, O. *f*
 Nelson, Robert *f*

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 Klauack, E. C. *f and l*
 Krein, Jas. *f and l*
 Oberdorf & Edwards *f and l*
 Shepard, Chas. *f*
 Sutfin, C. *f and l*
 Wood, A. T. *l*

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 Gifford, Samuel J. *f and l*
 Van Buren, J. H. & Son *f and l*
 Zimmerman, Wm. *f and l*

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Dutcher & Briggs *f and l*
 Low & Gray *f and l*
 Terwilliger U. E. *f and l*

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 Beadle & Sturdivant *f and l*
 Dewitt, M. F. *l*
 Hotchkiss, Samuel *f*
 McDowell, Jacob L. *f*
 Perry & Co. *f, l and a*
 Potter, Roach & Co. *f and l*
 Sly, James M. & Co. *f and l*
 Swan, Chas. & Son *f*
 Welles, John C. *l*
 Wheatley, J. C. *l*

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 Scofield & Jones *f*
 Tompkins, Edw. *f*

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Gould, O. B. *f*
 Master, D. *f*
 Peck & Son *f*
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 Quinlan, Jas. H. *f*
 Smith, Andrew *f*
 White & Son *f*

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 Barber, Cicero & Sons *f*
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 Ketchum, Chas. L. *f*

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 Cary, Alfred *f and l*
 Elwood, Reuben *f*
 Shults, D. C. *f and l*

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 Tremaine, Galus M. *f*

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 Lovejoy, W. J. *f*
 Nichols, H. E. *f and l*
 Perine, D. M. *f*
 Stephens, M. F. *f*
 Streeter, C. W. *f, l and a*

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Burns, Thos. E. *f*
 Chase, J. A. *f*
 Fielder, C. W. *l*
 Killip, W. K. *l*
 Mercer, Gardner D. *f*
 Olmsted, Theo. F. *l*
 Olmsted, W. L. S. *f*
 Potter, C. B. *f*
 Rose, Norman W. *f*

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 Ditmars, George T. *f*
 Farwell, J. G. *f*
 Frisbie, A. G. *f and l*

Sandford, M. S. *l*
 Seymour, J. O. *f and l*
 Southworth, Samuel *f and l*
 Sweeney, T. H. *f*

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Gruman, C. B. *f*
 Ketcham, Oakley *f*
 Robinson, Wm. B. *f*
 Weeks, D. V. *f*

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 Cool, Chas. M. *f*
 Ketchum & Hall *f and l*
 Little, Meredith B. *f and l*
 Locke & Cool *f and l*

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 Graff, S. G. *f and l*
 Smith, E. M. *l*
 Stewart, Cyrus *f and l*
 Wood, J. E. *f and l*

GOSHEN.

Denniston, Geo. A., Sr. *l*
 Gregory, James F. *f*
 Horton, Mapes & Mead *f*
 Mills, Geo. H. *l*
 Neaife, A. *f*

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 Baker, J. V. *l*
 Ormiston, G. P. *l*
 Spencer & Leggett *l*
 Sterling, L. F. *l*

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Cleaves, Geo. H. *f*
 Horton, S. B. *f*
 King, W. Z. *f*
 Phillips, F. H. *f*

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Bedford, Geo. O. *l*
 Blauvelt, Jas. H. *l*
 Penny, Fred. *l*
 Purdy, Isaac *l*

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Brown, Edw. A. *f*
 Bunce, Geo. H. *a*
 Fiske, Wm. H. *f and l*
 Henderson & Lawton *f*
 Helmer, William *f*
 Mitchell, E. B. *f and l*
 Murray, T. C. *f*
 Lawton, L. A. *l*
 Stacy, Chas. *f*

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 Atwater, J. C. & Son *f and l*
 Coats, J. M. *f*

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 Estabrook, E. R. *f, l and a*
 McKearin, P. *f, l and a*
 Wilder, L. C. *l*

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 Holland & Denning *f*
 Windsor, L. F. *f*

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Esselstyn & Rowley *f*
Hankes, F. C. *f*
Holsapple, W. Frank *f*
Haviland & Hills *f and l*
Macy, Chas W. *f*
Magoun & Thompson *f*
Maleson, C. H. *l*
McArthur & Bryan *f*
Smith, Eugene D. *f and l*
Terry, Chas. C. *f*
Traver, E. A. *f and l*

HUNTINGTON.

Ackerly, E. R. *f*
Funnell, H. T. *l*
Gildersleeve, A. B. *l*
Irwin, Joseph *f*
Rogers, Isaac *f*
Sammis, David *f*
Sammis, O. S. *f*
Shepard, Chas. E. *f*
Tileston, Geo. M. *f*

ILION.

Harter, Chas. *f, l and a*
Hoefler, John L. *f and a*
Hutchins, J. H. *f, l and a*
O'Brien, M. G. *f and a*

ITHACA.

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Frost, H. W. *f*
Grant, H. J. *f*
Gray, Geo. L. & Co. *f and l*
Johnson, H. *f*
McElheav, T. J. *l*
Phillips, F. W. *f*
Post, R. E. & Son *f*
Schuyler, Grant *f*
St. John, H. A. *f*
Tarbell, Dr. *l*
Thomas, Mordecai *l*
Wilhams, C. M. *f and l*
Wood, A. B. *f*
Wood, Otis E. *f*
Wood, Percy *f*
Whiton, Fred J. *l*

JAMAICA.

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Stehlen, Mrs. A. *f*
Watts, J. T. *f*

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Harrington, A. M. *f*
Hjorth, Wm. *f*
Horton Bros. *f*
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Larmouth, J. T. *l*
Lewis, N. D. *l*
Milspaw, Seth E. *f*
Smith, Hiram ad *f*
Todd, Fred P. & Son *f*
Warner, W. L. *f*
White, A. P. *l*

JOHNSTOWN.

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Burton, Jacob Jr. *f*
Moore, E. *f*
Purdy, F. Case *f, l and a*
Wade & Knox *f, l and a*
Young, A. M. *f*

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Mould & McLean *f*

KINGSTON.

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Du Bois, C. V. *f and l*
Finch, W. B. *l*
Fridenburgh, Walter *f*
Johnston, C. E. *f and l*
McCausland, John *f, l, m and a*
McEntee, Girard L. *f, l, m and a*
Murray, Chris. A. *f*
Newwitter, M. *f*
North, W. V. & Co. *f and l*
Preston, Geo. C. *f, l and a*
Rieser, Wm. & Bro. *f and l*
Smith & Thompson *f and l*
Smith, Wallace *f*
Ston & Beuser *f, l and a*
Westbrook, C. D. & Co. *f, l, and a*
Westbrook, S. S. *f and l*

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Bulkeley, Walter *f*
Fancher, M. H. *f*
Fancher, M. L. *f and l*
Flack, Isaac G. *f*
Hyatt, Eugene *f*
Nichols, Geo. F. *f and l*
Stover, John A. & Son *f and l*

LE ROY.

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Falkner, H. H. *f and l*
Harmon, E. M. *f and l*

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Girvan, G. F. *f and l*
Greene, A. H. *f*
Reed, Philo *f and l*
Warren, H. W. *f*

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Cross, W. H. *f*
Dickerson, S. S. *f*
Ferguson, A. N. *f*
Gooding & Millene *f and l*
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Montgomery, J. *f and l*
Scovell, T. *f*
Weatherwax, C. *f*
Young, C. M. *f*

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Clay, Geo. E. *f*
Green, John *f*
Horak, Rudolph *f*
Paynter, G. H. *f*
Whitney, Edward *f*

LYONS.

Bottum, E. W. *l*
Cramer, George H. *f*
Crandall, Charles E. *f*
Deuchler, Louis *f*
Gavitt, W. S. *f*
Hammond, Burton *l*
Kreutzer, Wm. *f*
Rogers, B. F. *f*
Rudd, James H. *l*
Sherman, S. D. *l*
Van Etten, John W. *f*

MALONE.

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Hadley & Hadley *f and l*
Sayles & Hutchins *f and l*

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Taylor, Dr. T. E. *l*

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Gallup, Wm. H. *f and l*
Stearns, J. N. *l*
Van Vrauken, J. B. *f*

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Phillips, E. S. *f*
Rikert, F. G. *f*
Sandford, M. C. *f*
Taylor, James W. *f*

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Clark, S. E. *f and l*
Clark, John E. *f and l*
Hoag, C. S. *f and l*
Skinner, W. G. *f*
Zimmerman, L. F. *f and l*

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Case & Taylor *f and l*
Douglas, Dolson & Co. *f and l*
Ferguson, Corey & Madden *f and l*
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Muth, G. W. *f*
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Prescott, Joel H. *f and a*
Vary & Sleight *f*

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Chatterton, Chas. L. *f*
Dales, John & Co. *f*
Fowler, Emory *f*
Goodrich, Charles T. *f*
Halstead, Charles B. *f*
McKinstry, Stephen *f*
Miller, A. L. *J. f*
Mulleneaux, M. H. *l*
Ring, Thos. C. *f*
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Bertschmann, Jacob f and m
Betts, Edward H., Manager Branch Office Phoenix of Brooklyn, L. & L. G. and Westchester, 165 Broadway
 Bladen, Sam. B. *f*
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 Christie, W. M. *f*
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 Coit, G. M. *f*
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Franklin, Morris, Secretary
 Fire Dept. Sun Fire Office, Mutual Life Building
 Glover & Co. *f*
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 Sun Fire Office of London, Mutual Life Building
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Harbers, E., Manager Transatlantic Ins. Co., 62 Liberty street
Hardenberg, J. P., Gen. Ins. Agt., 140 Broadway
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 Kirby & Dwight *f*
 Leary, Arthur *m*
 Lethbridge, G. *m*
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Lindsay, Handford, Agent and Broker, No. 189 Broadway
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 Lockwood & Co. *f*
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Makely, J. F., Asst. Supt.
 Eastern Dept. N. W. Mutual Life, 150 Broadway
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Marks, G. H., Manager London Assurance Corporation, 69 Wall street
 Mathies, W. A. *f*
 Menzel, Wm. & Son *f*
Miller, P. S., Life Insurance

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 Morse, Gilford *f*
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Moseenthal, H., General Insurance Broker, 280 Broadway, Room 58
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 Murray, Robert I. *f*
 Newman, John *f*
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Pate & Robb, Insurance Agents, 79 Cedar street
Paterson, C. & Son, Agents Agricultural Ins. Co., 71 Wall street
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 Peck, C. M. & Co. *f*
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Pell, Wallace & Co., Ins. Agents, 47-49 Liberty street
 Pollock & Co. *f*
 Post, Pollock & Co. *f*
Pritchard, George, Assistant Manager Lancashire Ins. Co., 40 Pine street
 Quackenbush, A. C. *f*
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Rathbone, R. C. & Son, Insurance Agents and Brokers, 205 Broadway
Raymond, Chas. H., General Agent Mutual Life Ins. Co. of N. Y., 142 Broadway
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Roosevelt & Boughton, Agents and Brokers, Fire and Marine Insurance, 44 Pine st.
Rowell & Hone, Fire Insurance, 25 Pine street
Ryan, George W., Fire Ins. only, Agent Westchester Fire Insurance Co., 145 Broadway
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 Satterlee & Smith *f and m*
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Coy, Geo. E. *f*
Eaton, Oscar *l*
Smith, J. W. *f*
Starn, J. D. *f*
Plummer, M. B. *f*
Youse & Calkins *f*

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Warren, C. S. *f*

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Spetnagle, Theodore *f*
Wood, Jas. A. *f, l and a*

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Halsted & Yarger *f*
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Runnells & Manchester f
Seelbach, Schnauffer & Co. f
Seymour, Belden & Bro. f
Simpson & Horn f
Slutz, John & Co. f
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Stafford, O. M. f
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Zink, J. E. I

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Curren, J. F. f and I
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Hazlett, Miss E. P. f and I
Surls & Clark f and I

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Miller, Robert f
N-eal & Siles f
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Saylor, James f

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Peck, D. J. f and I
Pomeroy, R. W. f

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Callahan & Stackhouse f and a
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Day, Wm. M. f
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French, R. f
Kingseed, M. f
Nestlerode, I. W. f
Schatzel, J. M. f
Sheibley, Geo. D. f
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Ward, L. W. f and I
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Batchelder & Matheny f and I
Blyth, John f and I
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Pletcher, J. C. f
Wisler, M. f and I
Wisterman, John f and I

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Moore, A. F. f and I
Regnier, Chas. I
Wail, P. T. f

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Apple, S. H. *l*
 Brooks, Geo. A. *f and a*
 Buchanan, W. W. V. *f*
 Daniels, John W. *f*
 Edge, H. C. *l*
 Grafflin, H. C. & Co. *f and a*
 Hatch, James H. *f*
 Hemsteger, Geo. A. *f*
 Jones, W. D. *f*
 Patterson, John S. *f*
 Peterson, W. W. *l and a*
 Roe, F. B. *f*
 Schlosser, Joseph *f*
 Wood, H. K. *f*

POMEROY AND MIDDLE-PORT.

Bell, A. M. *f*
 Downing, John B. *f*
 Downing, John F. *f*
 Grant, C. *l*
 Lee, Leon *f*
 Shaeffer, J. W. *l*
 Town, T. H. *l*

PORTSMOUTH.

Bloomeyer, L. H. C. *f*
 Clark, P. S. *f and l*
 Duke & Lloyd *f and l*
 Flanders, G. W. *f*
 Gis, J. J. *f*
 Harper, W. A. *f and l*
 Johnson, Sam. M. *l*
 Kricker, M. & Son *f*
 McColl, W. S. & Son *f*
 Miller, John T. *f*
 Smith, F. L. *f and l*

RACINE.

Bell, A. M. *f and l*
 Gregory, S. H. *f*
 Skinner, W. B. *f and m*

READING.

Vorjohan, F. H. *f and l*

RIPLEY.

Armstrong, W. H. *f*
 Bell, E. R. *l*
 Jolly, S. F. *l*
 Linn, Carl *f*
 McClintock, W. C. *f*
 Moore, W. A. *f*
 Shaw, F. F. *f*

SALINEVILLE.

Dallas, L. C.
 Manning, John W.
 Robbins, H. C.

SANDUSKY.

Curran, U. T. *f and l*
 Drake, Thos. J. *f*
 Falk, J. A. *f*
 Finch, J. J. *f*
 Gagen, P. *f*
 Gerold, Theodore *f*
 Giedeman, John *f*

Keyes, Chas. *l*
 Lockwood, Lane S. *l*
 Miller, Herman *f*
 Mills, Isaac *l*
 Proot, A. W. *l*
 Rosebaum, Boslaw *f and l*
 Spencer, H. F. *f and l*
 Traub, John *f*
 Wagener & Davis *f and l*

SIDNEY.

Anderson, G. C. *f*
 Barnes, J. H. *f*
 Bannelle, Geo. H. *f*
 Cochlin, D. *f*
 Curd, J. W. *f*
 Dickas, C. H. *f*
 Huddle, H. J. *l*
 Jackson, I. H. *l and l s*
 McCullough, S. & Son *f, l and s*
 Sharp, N. M. *f and l s*
 Studevant, L. M. *f, l and a*

SPRINGFIELD.

Berry, J. F. *l*
 Billow, G. W. *f*
 Bogle, J. S. *f*
 Brooks, H. M. *f*
 Coles, George H. & Son *f and l*
 Elliott, J. S. *f and l*
 Heffelfinger, J. E. *l*
 Hosterman, D. R. *f*
 Harger, C. G. Jr. *f*
 Keller, Alex. O. *f*
 Linn, M. F. *f*
 Martin, P. B. *f and l*
 Moffat, Bruce *f*
 Robinson, A. W. *l*
 Showers, H. S. *f*
 Smith, W. E. *l*
 Wallace & Co. *f and l*
 Weaver, L. S. *f*

STEUBENVILLE.

Fickes, H. H. *f*
 Lewis, Plummer P. *f*
 Maxwell, J. S. *f and m*
 McClave, John *f*
 McCracken, John *f*
 Moore, John *l*
 Myers, David *f*
 Powers, J. M. *f and l*

SYRACUSE.

Bridgeman, L. H. *f*

TIFFIN.

Brohl, Henry *f*
 Cramer, W. S. *f*
 Emich, Frank L. *f*
 Heller, Henry T. *f*
 Keller, W. W. *l*
 Kintz, T. J. *f and l*
 Lysie, Robert *f*
 Schalk, Phillip *f*
 Shibely, W. W. *f*
 Sullivan, Chas. J. M. *f and l*

TOLEDO.

Alexander & Crabbs *f*
 Allen, Declan *f*
 Backus, S. R. *f*
 Barker & Frost *f and l*
 Barnes, Walter *l*
 Braun & Thompson *f*
 Brown, E. O. & Co., In-
 surance.
 Campbell, A. F. *l*
 Canniff & Bowers *f*
 Colton, A. F. *f*
 Detwiler, I. H. & Co. *f*

Dodge & Pope, Fire Insur.

Farrar, W. J. *f*
Fey, George *f*
Forbes, O. A. *f*
Ford, Wm. *l*
Gleason & Manning *l*
Haynes, Harry *f*
Hoag, F. J. *f*
Hodge, W. K. *f*
Irving & Russell, Insurance
and Real Estate, 27 Produce
Exchange

Kountz, J. S. *f*
Lang, Charles M.
Lawrence, M. *f*
McAfee & Jones, Life, Fire
and Accident Insurance.
McMahon, A. *f*
Merrill, Jackson & Ketcham *f*
and *l*

Monroe, Jerome *l*
Morgan, Thomas *l*
Messenger, C. R. & Co. *f*
Neal, J. M. S. *f*
Osborne, A. C. *f* and *l*
Parsons, J. E. *f* and *l*
Pomeroy & Valois *f*
Raymer, James, Fire Insurance,
235 Superior st

Quigley, E. *l*
Rich, W. H. *l*
Richardson, I. A. & Son *f*
Schmitt, Theo. & Co. *f*
Stahl, G. C. *f*
Tanner & Tanner *f*
Tucker, T. B. *l*
Waters, E. C. *l*
Wright, T. H. *f*

TROY.

Baer, C. T. *a*
Bond, T. C. *f*
Culp, N. G. *f*
Davey, J. A. *f*
Edge, W. W. *l*
Green, George *f*
Hollinger, D. J. *f* and *l*
Mayer, Geo. *f*
McDaniel, Wm. *f* and *l*
Smith, D. W. *f*
Speaigh, I. L. *l*

URBANA.

Blake, H. E. *f*
Carter, J. S. *f*
Fuller, T. D. *l*
Gross, R. E. *f*, *l* and *a*
Hitt, Thos. *f*
McCracken, G. W. *f* and *l*
McDonald, J. R. *f*
Ring, W. F. *f*
Smith, S. P. *f*

ASTORIA.

Allen, A. V. *f*

Vance, A. F. *l*
Wetly, Geo. W. *f*

URICKSVILLE.

Demuth, I. E. *f*
Foster, Henry *f*
Keepers, Wm. V. *f*
Loeb, Joseph *f* and *l*
Milone, John *f*
Parrish, E. A. *f*

WAPAKONETA.

Davis, Geo. R. *f*
Heinrich Wm. *f*
Hossemer, J. C. *f*
Settlage, H. C. *f*
Sifert, Jos. *f*
South, A. P. *f*

WARREN.

Adams, Whittlesey, Gen-
eral Insurance Agent
Atkinson, James *f*
Bromett, Albert *f* and *l*
Clapp & Barnes *f* and *l*
Corbin & Christy *f* and *l*
Craig, Chas. J. *l*
Fuller, John A. *f* and *l*
Herzog, John R. *f*
Izant, Robert T. *f*
McLain, T. J. *f* and *l*
Post, Willis W. *l*
Swager, James B. *f*
Waldeck, Henry *f*

WASHINGTON C. H.

Cave & Maynard *f*
Dial & Fullerton *f* and *l*
Radcliff, John *f*
Ramsey, Ed. *f*
Saxton, Thos. *f*
Ustick, T. M. *f*

WELLINGTON.

Goodwin, R. N. *f*, *l* and *a*
Sage, C. & Co. *f*, *l* and *a*

WELLSVILLE.

Arnold, C. O. *f*
Hamilton, J. Q. *f*, *l* and *a*
Murdock, Wm. G. *f*
Nicholson, James *a*
Smith, A. G. *f*
Snowden Bros. *f*
Stewart, Jacob *f*

WILMINGTON.

Austin, C. W. *l*
Cartwright, Isaac T. *f* and *l*

Sanderson & Carroll *f*
Sayres, R. S. & C. C. *f*

WOOSTER.

Barrett, John F. *f* and *l*
Bonwitz, S. R. *f*
Corbin, Geo. W. & Co. *f*
Flattery, Lucas *f*
Funck, Daniel *f* and *l*
Myers, W. C. & Co. *f* and *a*
Schuck, F. *f*
Van Nest, J. P. *f*, *l* and *a*

XENIA.

Armstrong, Frank *f*
Armstrong, J. S. *l*
Archdeacon, A. J. *a*
Bloom, Wendel *f*
Carey, John C. *f* and *l*
Farrell, Henry *f*
Hanes, Luther *f*
Hooven, E. P. *f*
Hypes & Leamon *f*
Loyd, W. E. *f*
Milburn, J. M. *l*
Merrick, C. R. *l*
McGervey & Lesourd *f*
McQuisten, Hugh *f*
Schell, F. J. H. *l*
Whiteman, L. H. *f*

YOUNGSTOWN.

Cook, B. F. *f*
Davis, Henry *f* and *l*
Davis, John R. *f*
Evans, Ike K. *f* and *l*
Evans, Owen & Son *f* and *l*
Hellawell, Allen *f*
Hubler, Abram *f*
Liebman, Louis *f* and *l*
Liebman, L. *f* and *l*
Medbury, F. *f*
Morgan, James T. *l*
Nutt, Thos. H. *l*
Rice & Haney *f* and *l*
Rudge, Geo. & Son *f*
Swartz & Son *l*

ZANESVILLE.

Amer, A. E. *f* and *l*
Atwell, W. J. *f*
Dillon, C. G. & Son *f* and *l*
Gray, Wm. & Son *f* and *l*
Ingalls, J. J. *l*
Miller & Guthrie *f* and *l*
Palmer, Addison *f* and *l*
Steiner, John *f* and *l*
Thompson, Geo. W. *f* and *l*
White, Homer, "The Insurance Man."

OREGON.

ALBANY.

Allen, N. H. *f*
Burkhart & Ketney *f*
Curran & Monteith *f*
Gradwohl, J. *f*
Merrill, H. F. *f*
Powell, J. C. *f*
Thompson, E. L. *f*
Townsend, J. H. *f*
Will, Geo. *f*

Borzorth, John O.

Case, I. W. *f*
Linenweber, C. *f*
Parker, W. W. *f*
Sanborn, G. W. *f*
Van Dusen, B. *f*

BAKER CITY.

Bingham, J. S. *f*
Ferguson, Jas. F. *f*, *l* and *a*
Helmer, S. A. *f*

CORVALLIS.

Baldwin, W. *f*
Jeffreys, S. T. *f*
Job, Z. *f*
Johnson, F. M. *f* and *l*
McConnell, E. *f* and *l*
Stock, M. & Co. *f*

DALLAS.

Ellis, M. M. *f*
Frink, W. S. *f* and *l*
Lee, J. D. *f*
Mulkey, L. D. *f*

OREGON—Cont.**HILLSBOROUGH.**

Dennis, P. M. *f and l*
 Hawes, J. D. *f*
 Morgan & Barnard *f*

INDEPENDENCE.

Alexander & Douty *f, l and a*
 Cooper, J. S. *f*
 Hirschberg, H. *f*
 La Ransien, J. C. *f*
 Lines, H. M. *f*

JACKSONVILLE.

Boyer, J. A. *f*
 Colvig, W. M. *f*
 Day, S. J. *f*
 Kenney, T. J. *f*
 Kubli, K. *f*
 Muller, Max *f*
 Nunan, J. *f*
 Nickoll, Chas. *f*
 Reames & White *f*

McMINNVILLE.

Clark, B. *f*
 Freund, J. A. C. *f*
 Magers, J. E. *f*

Talmage, C. W. *f*
 Wortmann, J. *f*

OREGON CITY.

Allbright, C. O. *f*
 Caulfield, C. H. *f*
 Caulfield, E. G. *f*
 Cahiff, S. B. *f and l*
 Charman, E. R. *l*
 Charman, L. *f*
 Charman, F. R. *f*
 Cross, H. E. *f*
 Draper, John *f*
 Harding, G. A. *f*
 Johnson, W. C. *f*
 Latourette, D. C. *f*
 Pope, F. *f*
 Stratton, M. *f*

PORTLAND.

Andrews, F. V. & Co. *f and l*
 Boyd & Arnold *f and l*
 Brown, W. F. *f*
 Bush, D. B. *f*
 Caukin, G. E. *l*
 Clayton & Oliver *f*
 Fay, C. L. *l*
 Francis & Reed *f and l*
 Hall, Edward *f*

Harvey, T. W. McL. *l*
 Hewett, Henry & Co. *f and l*
 Laidlaw, James & Co. *f*
 Mason, W. F. *l*
 Oldendorf, E. & Co. *f*
 Reed, E. L. *f*
 Ross, D. *l*
 Schuyler, P. C. *f and l*
 Steel, Geo. A. & Co. *f*
 Sibson, Quackenbush & Co. *f*
 Story, Geo. L. *f*
 Thompson & Ridden *f*
 White, Eugene D. *f and l*

SALEM.

Booth, John C. *l*
 Bozorth, Scott *f*
 Chadwick, S. F. *f*
 Coffey, James *f*
 Cottle, H. W. *f*
 Dumars, Wm. *f*
 Gilbert Bros. *f*
 Hendrie, Robt. *f*
 Hodgkin, F. E. *f*
 McAfee, W. E. *f*
 Moir, John *f*
 Piper, E. B. *f*
 Williams & England *f*
 Willis, Leo *f*
 Wright, John G. *f*

PENNSYLVANIA.**ALLEGHENY.**

Allewelt, D. B. *f*
 Drum, Simon, *f*
 Stewart, Geo. *f*

ALLENTOWN.

Eckert, Miles L. *f*
 Grubb & Medlar, *f*
 Hecker & De Long, *f*
 Hoats, Samuel *f*
 Kleckner, Henry T. *f*
 Lee, A. W. *f and l*
 Leisenrine & Walker *f and l*
 Mohr, H. W. *f*
 Seagreaves, Geo. *f*
 Stackhouse, A. M. *f*
 Sepp, John W. *f*
 Wagner, H. C. *f and l*
 Webb, James W. *f*
 Wilt, F. R. *f*
 Yingling, Henry B. *f and l*

ALTOONA.

Alexander, W. H. & Bro. *f*
 Ambrose, W. A. *f and l*
 Fleming, M. F. & Co. *f and l*
 Greene, M. F. *f and l*
 Kerr, R. A. O. & Co. *f and l*
 MacDonald, A. P. & Bro. *f and l*
 McMullin, C. *f*
 Rink, Jacob, *f*
 Trout, Thos. J. *f and l*
 Winn & Nicholson *f and l*

ARNOT.

Logan, C. S. *l and a*

ASHLAND.

Barron, Theo. F. *f and l*
 Burkert, E. P. *f*
 Garner, John C. & Son *f and l*
 Lessig, Jacob *f and l*

ASHLEY.

Defenderfer, E. L. & Bro. *f*
 Fenner, J. K. P. *f*

ATHENS.

Corbin & Walker, *f and l*
 Fairchild & Murray *f*
 Tidd, C. W. *f and l*

BEAVER FALLS.

Alford, W. J. *f*
 Chidsey, L. B. *f*
 Leyde, A. R. *f*
 Pangburn, N. H. *f*
 Reeves, H. T. & J. *f*
 Stanfir, J. F. *l*

BELLEFONTE.

Potter, Geo. L. *f and l*
 Rankin, John J. *f and l*
 Rankin, W. B. *f and l*
 Weaver & Dinges *f and l*

BETHLEHEM.

Anstett, C. M. *f*
 Bachmann & Peisert *f*
 Borhek, M. A. *f*
 Cope, A. L. *f*
 Dungleison, W. L. *l*
 Eckert & Dungleison *f*
 Graham Jas. *f*
 Hess, Geo. K. *f*
 King, Geo. H. *f*
 Leibert, Jos. M. *f*
 Leibert, Richard W. *f and l*
 Mattes, F. C. *f*
 Miller, I. L. C. *l*
 Moyer, H. C. *f*
 Ott, Robert J. *f and l*
 Wolle & Kemmerer *f*

BLAIRSVILLE.

Boyer, W. R. *f*
 Cunningham & Knott *f*

BLOOMSBURGH.

Brown, Freas *f*
 Hartman, Frank B. *f*
 Knapp, C. F. *f*

Lutz, M. P. *f and l*
 Maize, J. H. *f and l*
 Ringler, R. H. *l*

BRADDOCK.

Holland W. A. *f and l*
 Holtzman, L. F. *f and l*
 Householder, John & Co. *f and l*
 Oskin, Wm. *f*

BRADFORD.

Bauer & Herrman *f and l*
 Black, P. N. *l*
 Cody, C. P. & Bro. *f and l*
 Groves, Fred W. *f and l*
 Kennedy & Gray *f and l*

BRISTOL.

Adams, George W. *l*
 Gilkeson, A. Weir *f*
 Hellings, J. D. *l*
 Kinsey, William *f*
 Scott, Chas. E. *f*
 Stuckert, John C. *f*
 Wright, Wm. S. *l*

BROOKVILLE.

Brown, John F. & G. E. *f, l and a*
 Hamilton & Reed *f, l and a*
 Pinney, N. G. *f*
 Scott, J. A. *l*

BUTLER.

Clark, J. A. *l*
 Forsythe, J. E. *f and l*
 McJunkin, L. S. *f and l*
 Wright, W. A. *l*

CANTON.

Cleveland, E. J. *f and l*
 Perry, R. N. *f and l*

CARBONDALE.

Baker, Wm. R. *f and l*
 Couch, George D. *f*
 Hockinbury & Reynolds *f and l*

Lathrope, Thomas R. *f*
Mills Bros. *l*
Peck, E. M. *l*

CARLISLE.

Cornman, Theo. *f*
Hoffer, F. H. *l*
Humrich, S. K. *f and l*
Humrich & Rhey, *f, l and a*
Hyar, John *f*
Shearer, R. E. *f and a*
Stock, J. C. & Bro. *f and a*
Stock, J. C. *l and a*

CATASAUQUA.

Hamersly, R. Clay *f*
Koons, A. F. *f and l*
Ulrich, A. N. *f and l*

CHAMBERSBURG.

Bender, Horace *f*
Clark, Lyman *f*
Colliflower & Camp *f*
Culp, Loren A. *l*
Curriden, Edward *l*
Herman, B. N. *f and l*
Keeler, Wm. R. *f*
Maurer, B. L. *f and l*
Mehaffey, Frank *f and l*
Reed, Wm. G. *f*
Rice & Peters *f*
Trimmer, A. M. *l*

CHESTER.

Baker, Geo. *f*
Cochran & Sweetney *f, l, m and a*
Cochran, J. Howard, Fire Insurance
Coates, Jos. R. T. *f*
Gray, Wm. C. *f*
Greenwood, Samuel *f*
Larkin, C. C. *f*
Smedley, Ellis *f*
Taylor, Wm. *f*

CLEARFIELD.

Biddle & Helmbold *f, l and a*
Harris & Hartswick *f*

COATESVILLE.

Gilfillen, John *f*
Gordon, Wm. *f*
Rambo, Moses *f*
Thomas, H. G. *f*

COLUMBIA.

Allison, Geo. M. *f*
Barr, Wm. U. *f*
Bear, Wm. L. *f*
Bruner, A. C. *f*
Duttonhofer, W. G. *f*
Fondersmith, H. A. *f*
Frank, John P. *f*
Hershey, H. S. *f*
Kauffman, Andrew J. *f and l*
Kauffman, C. C. *f*
Lewis, Joseph E. *l*
McBride, J. B. *l*
Moore, Wm. H. *f*
Shoffner, J. R. *l*
Shuman, M. S. *f*
Sneath, Jacob *f and l*
Solly, J. W. *f*
Young, Chas. F. *f*
Young, George
Ziegler, F. X. & Sons *f and l*

CONNELLSVILLE.

Cavender & Goodchild *f and l*
DuShane, Sam. H. *f*

CONSHOHOCKEN.

Alebaugh, Harry
Brooke, C. H. *f*
Conrad, Frank
Corduff, Jas.
Haywood, Wm. *f*
Kenzie, H. G. *f*
Rex, Jos. *l*
Specht, Benj.
Stevens, Geo.
Tracy, Harry *f*
White, Geo. L.

CORRY.

Bruner, Wm. *f and l*
Davis, J. B. *f and l*
Marsh, W. Ed. *f and l*
Palmer, R. H. *f and l*
West, L. D. *f and l*

COUDERSPORT.

Cole, L. B. *l and a*
Mann, Arthur B. *f, l and a*
White, S. C. *f, l and a*

CURWENSVILLE.

Biddle & Helmbold *f and l*
Mead, J. H. & Co. *f and l*

DANVILLE.

Ammerman, W. H. & Co. *f*
Farnsworth, J. H. *f and l*
Russell, Andrew, *f and l*
Vincent, Henry & Son, *f and l*
Welliver, W. R. & Co. *f and l*
Williams, D. R. *f, l and a*

EASTON.

Brunner, John *l*
Deichmann, A. S. *f*
Downs, J. S. *f and l*
Heller, R. P. *l*
Hetrick & Noble *f and l*
Holland Hackett *l*
Kichline, Geo. F. *f, l and a*
Kolb, Reuben *f and l*
Pyle, R. C. *l*
Shawde, E. H. *f and l*
Shrope, L. D. *f*

ERIE.

Downing & Flickinger *f and l*
Ensign, S. P. *f*
Gaggin, R. F. *l*
Hemphill, T. M. *f and l*
Harper, W. W. *l*
Plows, W. J. *l*
Sawdy, F. A. *l and f*
Schlandecker, Frank *f*
Scott & Arbuckle *f and l*
Shannon, J. W. *f*
Stueben, E. A. *f and l*
Sturgeon, Elias *f*
Swalley, C. *f*
Van Anden, L. J. & Co. *f and a*
Wood, Wm. M. *l*

FRANKLIN.

Findlay, A. Y. *f and l*
Fry, G. B. *f and l*
McGough, Peter *f and l*
Mark & Ingleskerger *f*
Smith, F. E. *f*
Winchester, L. A. *f*

GETTSBURGH.

Kirk, Geo. W. *f*
Picking, Harry C. *f and l*
Winter, Martin *f and l*
Wolff, Samuel *f*

QIRARDVILLE.

Stephens, L. *f*

GREENCASTLE.

Kreps, Wm. C. *f and l*
Lights, J. H. *f*
Ruthrauff, John *f*
Winger, B. F. *f and l*

GREENSBURG.

Gay & Bair *f, l and a*
McWilliams & Baker *f*
Wirsing, J. J. *f*

GREENVILLE.

Benninghoff, Joseph *l*
Clover, Philip *f and l*
Comstock, E. D. & Co.,
Fire and Life Insurance
Findley, W. J. B. *f and l*
Hoover, H. C. *f and l*
Pettit, J. M. *f and l*

HANOVER.

Bair, G. Milton, *f, l and a*
Fisher, Julius *f*
Forney, Geo. N. *f*
Trimmer, E. A. *f*

HARRISBURG.

Buehler, H. B. *f*
Campbell, Frank *l*
Craiglon, David *l*
Darr, E. O. & Son *f*
Eaton, J. F. *l*
Garman, John *l*
Gross, Geo. *f*
Hammoud & Bailey *f, l and a*
Irwin, W. B. *f*
Leib, Frank R. *f, l and a*
Liesmann, F. W. *f*
Marshall, S. M. *l*
Musser & Meese *f and l*
Orth, Henry C., Fire, Accident and Suretyship
Oyster, S. W. *l*
Parthemore & Quigley *f*
Sheaffer, Henry J. & Son, *f*
Sheaffer, Wood K., Fire Insurance

HÄZLETON.

Breihoff, Peter *f and l*
Heidenrich Bros. *f and l*
Hill, C. F. *f and l*
Schutter, John *f*
Taylor, S. D. *f, l and a*

HOLLIDAYSBURGH.

McFadden, S. P. *f*
Smith, Wm. A. *f and l*
Snyder, H. H. *f and l*

HONESDALE.

Baumann, E. H. *f*
McCarty Bros. *f*
Russell, Harvey Z. *f*
Stone, W. H. *f*
Tolley, S. *f*
Woodhouse, H. A. *l*

HUNTINGDON.

Akers, J. R. & Bro. *l*
De Annett, W. H. *f, l and a*
Madden & Taylor *f*
Miller, R. Alison *f*
Oaks, Thos. M. *f*
Shaffner, Martin L. *f*

PA, Huntingdon—Cont.

Simpson, J. R. *f and l*
White, J. Irvin *l*

JERSEY SHORE.

Howell, M. T. *f and l*
Martin, Jas. P. *f and l*
Staver, M. L. *f and l*

JOHNSTOWN.

Cox, Mrs. John *f*
Felt, E. I. *f and l*
McDermott, John *l*
Miller, D. M. *f and l*
Millspaw, G. W. *f*
Roberts, I. E. *f*
Rutledge, Irvin *f and l*
Tittle, John S. *f and l*

KITTANNING.

Arnold, H. A. *f and l*
Brown, Sam. G. W. & Wm. *f*
Doverspike, Geo. W. *f*
Hill, Frank *f, l and a*

LANCASTER.

Bausman & Burns *f*
Boenius, R. M. *l*
Breneman, H. R. *f and l*
Eckenrode & Myers *f and l*
Gara, H. S. *f*
Haines, Joel L. *f*
Herr, Allan A. & Co. *f and l*
Kaufman, Luther S. *f and l*
Lelevre, C. H. *f*
Metzler, John H. *f*
Ostermayer, J. H. *f*
Reynolds, George N. *l*
Rife, Jeremiah *f and l*
Ryan & Pinkerton *f*
Shenk & Bausman *f*
Westhaefter, J. Alonzo *l*
Whitson, Clarkson T. *f and l*

LEBANON.

Bentz, S. H. *f and l*
Euston, Joseph R. *f*
Haner, Peter *f*
Householder, W. R. *f and l*
Karmany, S. Y. *f*
Miller, J. H. *f and l*
Shetter, J. L. *f*

LEWISTOWN.

Brisbin, S. J. *f*
Creighton, E. B. *f and l*
Hamilton, A. T. *f and l*
Rakerd, J. S. *f and l*
Woods, J. M. *f*

LITTLESTOWN.

Le Fevre, Joseph *l*
Smuker, Abia *f*

LOCK HAVEN.

Chapman, H. O. *l*
Culp, G. E. *f and l*
Gearhart, C. R. *f and l*
Good, D. F. *f*
Kintzing, T. C. *f*
O'Connor, Charles M. *f and l*
Welliver & Co. *f, l and a*

McKEESPORT.

Campbell, A. B. *f*
De Long, James L. *f*
Leizure & Lowry *f*
Skelly, J. A. *f*

Shaw, John A. *f*
Soles, W. C. *f*
Stewart, John W. *f*

MAHANAY CITY.

Carter, Wm. H. *f*
Comrey, Andrew *f*
Litsch, Maurice *f*

MANSFIELD.

Clark, F. W. *f*
Hoard, J. S. *f and l*
Moody, J. A. *f and l*
Taylor, W. D. *l*

MARIETTA.

Brandt, J. L. *f*
Crull, John *f*
Ettla, George H. *f*
Griffith, D. J. *l*
Kelly, James W. *l*
Rich, Henry S. *f*
Turner, Robert *f*

MAUCH CHUNK.

Hazard, Fisher *l*
Siewers, E. R. *f, l and a*
Tobias, A. H. & Son, *f, l and a*

MEADVILLE.

Adams, G. W. *f and m*
Ashley & Gelvin *f*
Bemis, F. H. *f and l*
Culbertson & Ritze *f, l and a*
Dorrance & Rose *f*
Logan, W. A. *f*
Trace, S. L. *f*
Trumper & McFarland *f and l*

MECHANICSBURG.

Gardner, E. C. *f*
Miller, J. C. *f*
Saxton, J. O. *f*
Swiler, D. H. *f*
Smash, V. A. *f*
Young, J. N. *f*

MERCER.

Brooks & Riley, *f and l*
Brooks, M. N. *f and l*
McKean, W. J. M. *f*

MILTON.

Black, O. A. *l and a*
Follmer, C. F. *f, l and a*
Galbraith, W. B. *f*
Hottenstein, A. S. *f*
Kramm, Chas. Jr. *l*
Nagle, O. B. *f*
Ringler, H. *f, l and a*
Scott & McClain *l*
Stahl, Geo. C. *f*
Swartz, S. T. *f, l and a*

MINERSVILLE.

Potter, R. F. *f*
Richards, J. H. *f*
Rehrig, A. *f*

MONONGAHELA CITY.

Grable, John M. *f*
Meyers, F. M. *l and a*
Williams, Ralston *f and l*
Young, R. H. *f*

MOUNT JOY.

Ricker, F. A. *f and l*
Zeller, J. H. *f and l*

NANTICOKE.

Brader, J. C. *f*
Sharpe, W. Heslith *l*

NEW CASTLE.

Abdill, John D. *l and a*
Clark, W. D. *f, l and a*
Cubbeson, W. W. *f, l and a*
Harbison & Knox *f and l*
Haus, Jacob *f*
Leslie, J. P. *f and a*
Maitland, Perry *f*
McCleary, Thos. *f*
McCreedy, Chas. A. *f*
Miller, Geo. W. & Son *f and l*
Taggart, John S. *f*
Wick, J. C. *l and a*

NORRISTOWN.

Burton & Reiff *f*
Hallman, A. S. *f*
Rambo, Robt. & Co. *l*

NORTH EAST.

Cushman, D. R. *f*
Ensign, Chas. A. *f, l and a*
Fernald, G. H. *f*
Hampson, G. A. *f*

NORTHUMBERLAND.

Colt & Todd *f and l*
Tracy, J. O. *f*

OIL CITY.

Barr, W. R. *f, l and a*
Connor, Dr. *l*
Lucas, L. L. *f, l and a*
Lucas, W. P. *f, l and a*
Messner, W. F. *f, l and a*

PHILADELPHIA.

Adams & Garber *f*
Airott, W. H. *f*
Allen, Frank Olcott & Co., General Agents Home of N. Y. and Buffalo German, 228 Walnut st
Allen, Wm. W. *f, l and a*
Alvord, J. B. *f*
Boswell & Co. *f*
Brown, H. W. *f*
Brush & Hildebrand *l*
Buckman, John W. *f*
Carr, J. B. & Son *l*
Cheney, John W. *f*
Chamberlain, Thomas, *f*
Corson, S. F. *f*
Crenshaw, J. H. *l*
Creth & Sullivan, Insurance Agents and Brokers, 429 Walnut st
Dulles, J. W. *f*
Duy, Charles A. *a*
Etting & Co., General Insurance Agents, 327 Walnut st
Evans, C. A. *l*
Evans, C. T. *f*
Fiher, Richard *l*
Foster & Mollwell, Fire Insurance, 411 Walnut st
Gittens & Hunker *l*
Goodrich, W. C. *f*
Hare & Chase *f*
Hammer, F. E. *l*
Hawley, S. D. & Son *f*
Heath, Chas. E., General Ins. Agt., 134 South Fourth st
Hilt, David B., Ins. Agt. and Broker, 114 S. Fourth st

Howard, F. A. *l*
Hymeman, J. E., Gen. Ins.
 Agt., 142 South Fourth st
Johnson & Higgins, 113
 Walnut st
 Kemble, E. G. *l*
 Keyes, D. A. *l*
Kremer & Durban, Fire Ins.
 Agts., 312 Walnut st
Lambert, Wm. H., General
 Agent.
 Lawson, W. C. *l*
Longacre & Ewing, Fire,
 Life and Marine Insurance,
 328 Walnut st
Maderia, L. C. & Sons,
 322 Walnut st.
Malced & Reeves, Fire,
 Life and Marine Insurance, 123
 South Fourth st.
Marston & Wakelin, Gen.
 Agts. N. E. Mut. Life
 Mather, & Co. *f*
 Miller, R. J. *l*
 O'Neill, Wm. C. *f*
Paulding, Tattall, 330 Wal-
 nut st.
Platt, Chas. Jr., Ins. Agt.,
 401 Walnut st
 Plummer, E. H. *f*
Prevost & Herring, General
 Insurance Agents
Read & Cavemy, Life Ins.
 Register, I. L. *l*
 Rhoads, F. B. *a*
 River, E. C. *l*
 Roberts, W. G. *l*
 Ryan, W. J. *f*
Sherrerd, W. D. & Co.,
 Insurance Agents and Brokers,
 222 Walnut st.
 Siebrecht, Julius *l*
 Simpson, W. A. & Son *f*
 Smith, Atwood, *f*
Stuart, George H. Jr., Gen.
 Ins. Agt., 406 Walnut st
 Tete, Wm. L. *f*
 Truscott, J. Lynn, *l*
 Tilden, Walter H. *l*

CHARLES TREDICK & CO.,

Insurance Agents
 and
 Brokers.

120 South 4th St., Philadelphia.

Vanuxem, L. C. & Co. *l*
Wagner, George E., Fire
 Insurance, 417 Walnut st
 Wagner & Taylor *f*
 Wells, A. B. *f*
 Williams, C. *f*
 Wister, Alex.
Wood, George, Agent Royal
 Ins. Co., 306 Walnut st
Woods, J. W. Man. Union
 Central Life, 504 Walnut st
 Woods & Wright *l*
 Yungman, Chas. K. *f*

PHENIXVILLE.

Bishop, J. M. *f*
 Carey, P. G. *f*
 Gilkyson, H. H. *f*
 Hunter, S. D. *f and l*
 John, Jerome *l*
 Reece, J. *f*
 Shaffer, A. *l*

PITTSBURGH.

Arrott, J. W. *f*
 Ayres, H. C. *f*
 Bates, G. S. *f*
 Benswanger & Zahn *f, l and a*
 Biggert, John D. *f and l*
 Brown, Joseph S. *f*
 Burt, Wm. C. *f*
 Campbell, C. P. *f*
 Chapman, D. P. *l*
 Collingwood, Wm. & Son *f*
 Davis, A. P. & Co. *f*
 Dean, Geo. W. & Co. *f*
 Delavan & Lowry *f*
 Drum, Simon *f*
 Edwards & Kenney *f*
 English, G. W. & Bro. *l*
 Enrich, Adam *f*
 Fisher, James P. *f*
 Grace & Lawker *f*
 Green, Charles M. *f*
 Hammer, G. W. *f*
 Hays, G. A. *f*
 Jennings, T. Dale *f*
 Jones, W. L. *f*
 Keller, Thos. D. *f*
 Kiefer, F. W. *f*
 Layton, R. D. *l*
 Lightfoot, Benj. H. *l*
 Lockhart, F. T. *f*
 Loomis & Brown *f*
 Lusk, F. T. *l*
 McCaffrey, Thomas *f*
 McCandless, W. G. *f*
 Morris, H. T. *f*
 Neckerman, Irvan *f*
 Negley, D. C. *f*
 O'Bryan, Wm. *l and a*
 Ohmler, R. C. *f and l*
 Ogden, Geo. *f*
 Raiber, N. *f*
 Reed, C. McF. *l*
 Reno & Johns *f*
 Rhorkaste, E. A. *f*
Ringwalt & Agnew, Insur-
 ance Agents and Brokers
 Scott, W. W. *l*
 Stayton, I. R. *a*
 Stevenson, J. E. *guaranty*
 Straub, C. L. *f*
 Tuttle & McSweeney *f*
 Weiterhausen, Chas. R. *f and l*
 Wood, George *l*
 Wooldridge, W. P. *l*

PITTSTON.

Blackman, John H. *f*
 Campbell, A. G. *f*
 Dewey, H. C. *l*
 Edwards, Samuel *f*
 Ford, Thos. *f and l*
 Gaughan, John *f*
 Hileman, Joseph *f*
 Jones, Benj. *f*
 Mantanye, James *f*
 Perrin, M. L. *f and l*
 Shearor, Jacob *f*
 Van Tuyle, G. F. *l*
 Walsh, James *f*
 Williams, C. H. *f*

PLYMOUTH.

Gwilliam, Geo. *f and l*
 Wren, Chris. *f and l*

PORT CARBON.

Shissler, John L. *f*

POTTSTOWN.

Byers, Joshua *f*

Guldin, C. W. *f and l*
 Lessig, J. B. Jr. *f and l*
 Pyle, H. M. *l*
 Reinert, D. F. *f and l*
 Rice, James *f and l*
 Shaner, A. K. *f*
 Weber, J. A. *f*

POTTSVILLE.

Beatty & Althouse *f and l*
 Lineaweaver, Josiah *f*
 Little & Co. *l*
 Mortimer, G. Wesley *f*
 Moyer, Jos. W. *f*
 Sheafer & Lowrey *f and l*
 Silyman, C. B. *f*
 Sullivan, John A. *l*
 Woltjen, Chas. H. *f*

READING.

Ancona, S. E. *f*
 Barnett, E. I. *l*
 Carr, W. A. *l*
 Colman, W. N. *f and l*
 Deysner, Theo. *l*
 Ermentrout, P. M. *f*
 Fisher, Isaac R. *live stock*
 Griesemer, C. A. Z. *f and l*
 Grissinger, J. B. *f*
 Hill, Jenkin *l*
 Holmes, Robert *l*
 Irwin, L. W. *f*
 Kremp, Jos. *f*
 Kremp, Louis *f*
 O'Brien, Thos. B. *f*
 Rhoads, John H. *f*
 Rhoads, S. L. *l*
 Sheetz, Edmund *f*
 Stolz & Ermantrout *f*
 Tyson, A. Harvey *f*
 Valentine, J. T. *f and l*
 Woods, H. C. *l*
 Zieber, Geo. P. *f and l*

RENOVO.

Christie, P. M. *f and l*
 Deckard, I. R. *f and l*
 Ferguson, James H. *f*
 Reilly, John *f*
 Stahr & Lawrence *l*

SCHUYLKILL HAVEN.

Bast, Jere G. *f*
 Dengler, G. F. *f, l and a*
 Hesser, W. R. *l*
 Pfueger, M. F. *f*
 Zulick, W. R. *l and a*

SCRANTON.

Birdsall, Geo. H. *f*
 Boland, C. G. & Co. *f*
 Boyle, Ed. F. *f*
 Burke, Wm. J. *f*
 Crary, Maçon B. *l*
 Conrad, And. *f*
 Doud, H. C. *f and l*
 Evans, D. J. *f*
 Fellows, C. D. *f*
 Fisher, I. H. *l*
 Fuller, Chas. & Co. *f*
 Holland, A. D. *l*
 Kiesel, Wm. *f*
 Kirkpatrick, C. W. *l*
 Lewallen, Robert *f*
 Lewis, W. J. *f*
 Luce, R. W. *f*
 Luce, R. W. & Son *f*
 Miller, Geo. W. *f*
 Norman, A. J. *f*
 Phillips & Holmes *f*

PA., Scranton—Cont.

Post, I. L. *f*
 Rice, C. L. *f*
 Robertson & Hitchcock *f*
 Robling, Peter *f*
 Schimpff, R. *f*
 Shafer, N. H. *f*
 Smith, C. R. *f*
 Weaver, Geo. L. *f*
 Welsh, W. J. *f*

SELIN'S GROVE.

Miller, H. E. & Son *f*
 Schoch, H. Harvey *f and f*
 Snyder, Wm. H. *f*

SHAMOKIN.

Alexander, A. H. *f, f and a*
 Ammerman & Latham *f and f*
 Bird, Josiah *f and f*
 Douty, Wm. H. *f*
 Erdman, Wm. K. *f*
 John J. J. *f, f and a*
 Marr, A. G. *f and f*
 Oram, John F. *f*
 Scott, Joseph *f*
 McWilliams, J. S. *f*

SHARON.

Bell, Thos. B. *f and f*
 Bell, J. K. *f*
 Service Bros. & Co. *f and f*

SHARPSBURG.

Arnold, Jo eph *f*
 Coyle, R. M. *f and f*
 Hahn, Harry W. *f*
 Hizhep, H. S. *f*
 Krause, John *f*
 Myers, W. C. *f*
 Roach, Geo. D. *f*
 Sauter, Chas. G. *f*
 Wanner, George *f*
 Woerner, H. G. *f and f*

SHENANDOAH.

Dengler, C. W. *f*
 Faust, David *f and f*
 Roads, Augustus *f*
 Williams, T. T. *f and a*

SHIPPENSBURG.

Blair, O. M. *f and f*
 Hale, Thos. M. *f and f*
 McCune, J. A. C. *f*

STEELTON.

Alleman Bros. *f and f*
 Babb, Chas. H. *f and f*

SUNBURY.

Clement, C. M. *f and f*
 Derr, J. *f*

Kelley, B. F. *f*
 Kiefer, A. D. *f*
 Morgan, J. *f*
 Shipman, J. *f and f*

SUSQUEHANNA.

Cook, J. H. & Son *f and f*
 Summers & Dusenbury *f and f*

TAMAQUA.

Priser, Wm. *f and f*
 Schad, John *f*
 Shindel, C. F. *f and f*
 Souder, Wm. G. *f and f*

TITUSVILLE.

Barber, Jas. R. & Co. *f, f and a*
 Bates, Frederick *f and f*
 Burton, Chas. *f*
 Strauss, Benj. *f, f and a*

TOWANDA.

Codding & Dodge *f and f*
 Hall, Chas. M. *f and f*
 Russell, C. S. *f and f*
 Tracey, W. G. *f and f*
 Wickham, O. D. *f*

TYRONE.

Calderwood, H. B. *f and a*
 Caldwell, D. T. *f and f*
 Flemming, M. F. *f and f*
 Hicks & Snowden, *f and a*

UNIONTOWN.

Crow, G. W. *f*
 Searight, Jas. A. *f, f and a*
 Seaton, C. H. *f, f and a*

WARREN.

Cable, J. B. *f*
 Cable, W. L. *f and f*
 Hue, Fred. P. *f and f*
 Mitchell & Knapp *f and f*
 Sill, John & Son *f and f*

WASHINGTON.

Happer A. G. *f and f*
 Howden, I. A. & Co. *f and f*
 Hughes, Work, Jr., *f and f*
 Kuntz, Jas. Jr. *f*
 Marsh, L. M. *f*
 McKenna, Jacob *f and f*

WATSONTOWN.

Everett, Lorenzo *f and f*
 Follmer, E. S. *f*
 Shay, Wm. F. *f*

WAYNESBORO.

Clayton, J. H. *f*
 Hoeflich, John R. *f*

WELLSBOROUGH.

Bailey, L. L. *f*
 Davis, O. H. *f*
 Denny, A. B. Jr. *f*
 Gardner, L. A. *f*
 Howd, I. E. *f*
 Wisheart, C. H. *f*
 Young, E. B. *f*

WILKESBARRE.

Biddle & Eno *f*
 Boland & Co. *f*
 Brandt, Jac. *f*
 Cassidy, John *f*
 Coolbaugh, J. R. *f*
 Darr, L. C. *f*
 Derr, Thompson & Bros. *f*
 Graham, Wm. G. *f*
 Griffith, John T. *f*
 Kunkle, Arthur P. *f*
 McKune, R. H. *f*
 Parson, W. S. *f*
 Reynolds & Co. *f and f*
 Theis, Fred. *f*

WILLIAMSPORT.

Allen, R. W. *f*
 Andrews, H. S. *f*
 Black, J. H. *f and f*
 Burrows, F. J. *f*
 Campbell & McCormick *f*
 Campbell, E. D. *f*
 Champion, M. A. *f*
 Clinger, H. J. *f and f*
 Crocker, J. J. *f*
 Davis, J. F. *f*
 Hill, Swartz & Co. *f*
 Krouse & Hiles *f and f*
 Loedline & Long *f*
 Lundy, A. D. & Co. *f and f*
 Meyer, H. S. *f*
 Norris, W. L. *f*
 Sheffer, E. *f*
 Silsbee, H. B. *a*
 Schweiker, F. D. *f*
 Weddigen, Ferd. *f*

YORK.

Allen, I. W. *f and f*
 Bressler, A. C. *f*
 Culp, C. T. *f*
 Eckenrode, Wm. *f*
 Frick, B. F. *f*
 Graybill, Geo. *f and f*
 Kraber, Geo. B. *f*
 Ramsey, W. F. *f*
 Shindel & Wilkinson *f*
 Shroff, Samuel A. *f and f*
 Stone, P. W. *f*
 Strickler, David *f*
 White & Jessop *f and f*
 Williams, John T. *f*

RHODE ISLAND.**BRISTOL.**

Babbitt, Edward S. *f*
 Greene, Nath. S. *f and f*
 Skinner, Parmenas, Jr. *f*
 Taylor, Wm. K. *f*

CENTRAL FALLS.

Averell, Rufus B. *f*
 Goff, Frederick N. *f*

EAST GREENWICH.

Knowles, S. M. *f*
 Knowles, S. R. *f*
 Parker, A. T. & Co. *f and f*
 Sunderland, J. F. *f and f*
 Tilley & Reynolds *f*

NEWPORT.

Bull, Henry Jr. *f*

Davis, Lucius D. *f*
 De Blois, Hunter & Eldridge *f and f*
 Hammett, Clarence *f and f*
 Porter, Whipple & Derby, Fire Insurance
 Sherman, Anthony S. *f*
 Tilley, John Henry *f and m*
 Topham, James G.

PAWTUCKET.

Bowen, E. S. *f*
Cooke, Wm. *f*
Howe, S. E. & Son *f, l and a*
Ingraham, D. B. *f*
Shove, Isaac *f*
Warland, Chas. A. *f*

PROVIDENCE.

Arnold & Tillinghast *f*
Babbitt, Edward S. *f*
Beach, C. H. *f*
Bunce, G. H. *f and l*
Carroll, Thos. *f*
Davison, M. N. *f and l*
Day, J. W. *l*
Dorrance, J. R. *f*
Durfee, Charles S., Fire,
Marine and Plate Glass, 3
Weybosset st
Eddy & Worch *f*
Ely, Thos. *l*
Farnum, E. H. *f*
Gannett, W. P. *l*
Gifford, R. P. *l*
Goding, A. W. *l*

Hall, C. F. *l*
Hartwell, J. F. *l*
Hazard, Chas. H. *f*
Herrick, Wm. H. *f*
Huntsman, J. F. *f*
Jackson, R. H. *l*
Lyman, Asa *f*
Millay, G. A. *f and l*
Ormsbee, H. H. *f*
Pabodie, B. F. *l*
Paine, G. T. *f*
Potter, H. A. L., Jr. *l*
Scott, J. M. *l*
Shove, Samuel & Son *f*
Smith, J. L. *a and s b*
Snow & Barker, Fire Ins.,
45 Westminster st
Spencer & Boss *f*
Spencer, J. N. Jr. *l*
Stanton, W. C. *l*
Starkweather & Shepley,
Fire and Marine Insurance, 27
Custom House st
Tucker, Chas. D. *l*
Voshell, J. K. *l*
Washburn, Wm. H. *f*
White, A. H. & Co. *f*

SAYLESVILLE.

Fessenden, Samuel *f*

WARREN.

Champlin, H. F. *l*
Cole, Luther *f*
Gardner, Alfred B. *f*
Martin, Ezra M. *f*

WESTERLY.

Bentley, E. D. *f and l*
Collins, Amos R. *l*
Collins, James M. *f and l*
Coy, Woodbury *f*
Greene, Millen S. *f and m*
Pendleton, James M. *f and l*
Robinson, O. M. *l*
Sheffield, Thomas D. *f*

WOONSOCKET.

Brown, Stephen H. *f*
Flynn, Geo. F. *f*
Harriman, J. P. *l*
Lee, Thomas & Son *f*
Sherman, Aldrich & Co. *f*
Smith, R. P. & Son *f and a*

SOUTH CAROLINA.

ABBEVILLE.

Barnwell, B. S. *f*
Branch, W. T. *f*
Cason, S. C. *f*
Du Pré, J. F. C. & Son *f*
Klugh, J. S. *l*
Parks, J. T. *f*

AIKEN

Ford, A. P. *f*
Hutson & Co. *f, l and a*
Sawyer, C. E. & Co. *f*
Siberia, Ott *f and l*

ANDERSON.

Brock, J. A. *f*
Cathcart, J. M. *f*
Mauldin, B. Frank *l*
Mauldin, J. L. *f*
Maxwell, J. D. *f and l*
Sloan, D. P. & Co. *f*
Towers, A. B. *f*
Von Hasseln, J. H. *f*

BEAUFORT.

B'llows, W. C. *f*
Harms, Thomas *l*
Johnson, Smith *f*
Lockwood, W. H. *l*
Stuart, H. M. Jr. *f*

BENNETTSTVILLE.

Johnson, H. P. *f and l*
McCall, C. S. *f*

CAMDEN.

Strickland, C. H. & Co. *f and l*
Williams & Williams *f*

CHARLESTON.

Axson, J. M. & Co. *l*
Coffin, E. & Co. *f*
Frost & Reeves *f*
Graveley, John *f*
Grimball, B. *f and m*

Hastie, W. S. & Son, *f, l, m and a*
Hayden & McDowell, Gen.
Fire, Life, Marine and Acci-
dent Agents, 30 Broad st.
Honour, J. L. & Co. *f*
Huger, C. K. & Co. *f and m*

HUTSON LEE,

General Agent

LANCASHIRE

Insurance Company.

Lowndes, C. T. & Co.,
Gen. Agents L. & L. & G.
Ins. Co., 14 Broad street
Pelzer & Robertson, Fire,
Life, Marine and Accident,
General Ins. Agents, 129 East
Bay street
Ravenel, Johnson & Co. *f, l, m*
and a
Redding, James F. *f and a*
Reeves, John B. *f*
Robertson, James *f, l and m*
Schachte, Henry *f*
Tupper, Samuel Y. & Son *f and m*
Tupper, F. & Co. *f and m*
White, Blake L. *f and l*

CHERAW.

Duvall, H. P. *f*
Godfrey, W. R. *f*
Reid, Samuel H. *f*

CHESTER.

Berry, Thomas W. *f and l*
Gregg & Means *f*
Harden, W. H. & J. C. *f*

COKESTOWN.

Aiken, A. M. *f*

COLUMBIA.

Black, W. A. *f and l*
Gambrell & Walker *f*
Parker, G. W. & Co. *f and a*
Seibles, E. W. *f and l*
Swaffield, W. C. *f and l*
Wright, Geo. K. *f and l*

DARLINGTON.

Norment, F. E. *f and l*
White, J. B. *l*

DUE WEST.

Cochrane, John M. *f*

EASLEY.

Bowen & Hudgens *f*
Quillian, J. W. *l*

FLORENCE.

Chase, Jerome P. & Sons *f*
Chase, Lawson *l*
Lee, Geo. W. *f*
McNeill, I. P. *f*

GAFFNEY CITY.

Lipscomb, R. S. *f*

GEORGETOWN.

Fraser, S. S. *f and m*
Munnerlyn, B. A. *f, l and m*

GRANITEVILLE.

Giles, Wm. A. *f*

GREENVILLE.

Beattie & Bollin *f*
Ferguson & Miller *f*
Goodlett, R. C. *f*
Gower & Reilly *f and l*
Jenkins, A. H. & Son *f*
McBee & Briggs *f*
Smith, Julius C. *f*
Yates, C. L. *f and l*

S. CAROLINA—Cont.**GREENWOOD.**

Hartzooy & Hays *f*
Hodges, Capt. J. Frank *l*
Lee, A. St. Clair *f*

LANCASTER.

Clark, A. J. *f and l*
Witherspoon, B. J. *f*

LAURENS.

Barksdale, C. D. *l*
Barksdale, John A. *f*
Minter & Jameison *f*
Patton & Martin *f*
Traynham & Dial *f*

LEXINGTON.

Bradford, C. S. & Co. *f and l*

MANNING.

Benfour, P. G. *f*
Wilson, F. N. *f and l*

MARION.

Johnson, J. M. & J. W. *f*
Macfarlan & Hamer *l*
Montgomery & White *f*
White, J. B. *f*

NEWBERRY.

Boozer, S. P. & Son *f and l*
Glenn, J. F. *f*
Scott, E. A. *f and l*

Tarrant, W. T. *f*
Werber, F. Jr. *f*

NINETY-SIX.

Lipscomb, T. C. *f*
Turner, H. R. *l*

ORANGETBURG.

Albergotti, J. S. *l*
Bull & Scovill *f*
Fowler, James H. *f and l*
Hamilton, John A. *f*
Kortjohn, C. D. *l*

PROSPERITY.

Boozer H. S. & Son *f*

ROCK HILL.

Alexander, N. P. *f*
Cherry, J. M. *f*
Hutchison, D. *f and l*
London, J. R. & F. H. *f*
Roddey, W. J. *f and l*

SENECA.

Sitton, M. N. *f and l*
Stribling, J. W. *f*

SPARTANBURG.

Ball, H. S. *f and l*
Carlisle, Chas. H. *f and l*
Cofield, James & Co. *f and l*
Elford, J. M. *f*
Walker, Fleming & Son *f*

SUMTER.

Moise, Chas. H. *f*
Moses, A. *f*
White, A. & Son *f and l*

UNION.

Arthur, B. F. *f and l*
Bewly, W. D. *f*
Farr & Thompson *f*
Goss & Stokes *f*
Munro, Geo. *f and l*
Nicholson, W. A. *f*
Thorpe, Thos. Lee *l*

WALHALLA.

Dendy, S. P. *f and l*
Verner, J. D. *f and l*

WILLIAMSTON.

Horton, C. E. *f*

WINNSBOROUGH.

Boylston, R. B. *l*
Caldwell, J. C. *f and l*
McMasters, J. F. *f*
Withers, I. N. *f*

YORKVILLE.

Jeffreys, T. S. *f and l*
Lindsay, J. R. *f*
McCorkle, W. H. *f*

TENNESSEE.**BOLIVAR.**

Coats, A. J. *f*
Miller, Austin *f*

BRISTOL.

Brewer, W. P. & Son *f and l*
Carrington, W. C. *f*
Walker, R. *f*

BROWNSVILLE.

Bradford, A. H. *f*
Bradford, Miles *f*
Klyce, W. H. *f*
Thomas, S. F. *f*
Wilder & Hotchkis *f*
Winston, P. B. *f*

CHATTANOOGA.

Chandler, I. S. *f*
Cogswell, Kennedy & Drewry *f and l*
Colburn, W. J. *f, l and a*
Elder, J. W. *f*
Fletcher, G. G. *f*
Grant & Co. *f and l*
Lindsay & Hoyt *f*
Lucas & Peacock
Rowles & McClachey *f*
Sevier, E. F. *f and l*
Tyler, F. E. *f and l*

CLARKSVILLE.

Byers, G. N. *f and l*
Faxon, John W. & Co. *f and l*
Kennedy, D. N. & Munford *f and l*

Pitman, M. C. *f*
Rossington, R. B. & Co. *f*
Wood, J. T. *f*

CLEVELAND.

Delany & Noel *f*
Morris, W. C. *f*
Reese, Sam'l *f*
Tonkin, W. H. *f*

COLUMBIA.

Andrews & McGregor *f*
Elam, J. J. *f and l*
Fleming, W. S. Jr. *f*
Pillow, Eugene *f and l*
Raines, A. B. *f and l*
Witherspoon & Henelly *f and l*

DRESDEN.

Winstead, Geo. W. *f and l*

FAYETTEVILLE.

Fulton, J. M. *f*
Goodrich, John T. *f*
Newman, G. H. *f*
Wright, W. N. Jr. *f*

FRANKLIN.

Andrews, M. L. *f and l*
Hard, J. E. *l*
Haynes, M. L. *l*
Parkes, J. L. *f*
Perkins, W. O'N. *f*
Wardwell, S. B. *f*

GALLATIN.

Anderson, D. B. *f and l*
Holmes, H. A. *f and l*
McLaren, J. H. *f*
Peacock, Jas. *f and l*
Witherspoon, T. F. *f*

GREENVILLE.

Hacker, J. E. *f*

HARTSVILLE.

Oglesby, J. M. & Co. *f*
Wright, Ellis & Co. *f*

HUMBOLDT.

Bond, T. A. *f*
Dodson, A. R. *f*
Seuter, N. A. *f*
Wright, L. B. *f and l*

HUNTINGDON.

Brown, R. T. *f*

JACKSON.

Dunaway, W. E. *f*
King, D. H. *f*
Lindsay & Theus *f*
Lindsey, R. B. *f*
Moore & Wilkerson *f*
White & Bright *f*
Witherspoon, Gates & Co. *f and l*

JOHNSON CITY.

Grandall, J. E. *f and l*
Wilson, J. S. *f*

JONESBORO.

Mathes, W. E. *f*
Phibley, E. A. *f*

KNOXVILLE.

Atwell, F. F. *f*
Brownlow & Hendrickson *f and l*
Clements, W. H. H. *f*
Dawes, Collett & Co. *f and l*
Dow, E. Dean *f and l*
Goodall & King *f*
Hall, L. S. *f*
Lennon, W. H. *f*
McClung, H. L. & Son *f*
McMullen, J. P. *f*
Moses, F. A. *f*
Powell, C. *f*
Scarborough, J. H. *f*
Scott, F. A. R. *l*
Simmonds, W. H. *f*
Van Gilder, J. S. *f*

McKENZIE.

Cannon, J. P. *f*
McClintock, J. M. *l*
Nowlin, W. H. *f*

MANCHESTER.

Miller, F. N. *f*

MARTIN.

Glass, S. W. *f*

MEMPHIS.

Beasley, Jas. E. *f*
Bourne, Edward & Co. *f*
Dunscomb, J. S. *f*
Greene, Montedonico & Co., Insurance.
Hatchett, Rice & Co., Real Estate and Ins., 298 Main st.
Hirsch & Gronauer *f*
Hort, H. B. & Co. *f*
Hunter, F. B. *f*
Kennedy, W. H. *f*
Krekel Theo. *f*
Landen, Jos. A. *l*
Marx & Bendorf *f and l*
Mason, Carrington & Sons *f and l*
Murphy & Murphy *f*
Nelson & Raine, General Agents New York Life and General Fire Ins. Agents.
Parker, W. L., Insurance Agent and Broker

Price, Bun F. *f*
Ransom, W. M., General Agent Accident Ins. Co. of North America.
Sullivan, Jer. *f*
Walker, J. F. *l*
Wellford, Thos., Fire, Marine, Life and Accident Ins.
Wilkinson, John F. *l*
Witherspoon, Ross *l*

MILAN.

Collins, E. A. *f*
Gammon, W. E. *f*
Sture & Wade *f*

MURFREESBOROUGH.

Beard, Richard *f and l*
Bell, John Jr., *f and l*
Boehms, H. K. *l*
McKinley, J. T. *f*

NASHVILLE.

Anderson, Henry B.
Armstead, M. W. B.
Bayless, W. B. *f*
Bolles, R. S., Fire Insurance, 7 Noel Block
Burns, John *f*
Caldwell, James E. *f*
Chase & Mitchell, Fire and Marine Ins., Baxter Court
Claiborne & Mason *f*
Gwyn, Hugh G. & Co. *f*
Harris, J. Hooper *l*
Hart Bros., Insurance, 4 Noel Block
Hicks, E. D. *f*
Jackson, J. W. *l*
Johnson, D. R. *f*
Morrow, Cooley & Metzger *f and l*
Oney, J. H. *l*
Parks, Thomas & Sharpe, Fire and Life Insurance, 203 Cherry st
Rock & Bradford
Shields, Williams & Davis *f*
Talbot, W. D. *l*
Throop, P. T.
Treanor, J. O. *f*
Trimble, John & Co. *f*
Warner, J. E. & Co. *f*

PARIS.

Rison, John R. & Co. *f*

Shelton, James *f and l*
White, Alex. B. *f*

PULASKI.

Arrowsmith, H. *f*
Craig, E. B. *l*
Crowe, James R. *f*
Edmondson, E. *f*
Ezell, W. S. *f*
Merridith, Miss Jane J. *f*
Riddle, Geo. T. *f*
Smithson, W. B. *f*
Wilkes & Steele *f*

RIPLEY.

Brodie, H. S. *l*
Glass & Butler *f*
Henry, A. F. *f*

SEWANEE.

Du Bose, R. M. *f*
Gibson, W. A. *f*

SHELBYVILLE.

Blackmore, E. *f*
Ivie, C. S. *f*
Moody, C. J. *f*
Singleton, R. L. *l*
Stamps & Scales, *l*
Thompson, N. *l*
Wallace, J. W. *f and l*

SHERWOOD.

Taylor, David, *f*

TRENTON.

Elder, H. M. *f*
Holmes & Ross *f and l*
Landis & Jones *f*
Pybass, R. L. *f*

TROY.

Crockett, Cave J. *f*

TULLAHOMA.

A ydelott, J. G. *f*
Paschall, W. G. *l*
Ranson, I. R. T. *f and l*

UNION CITY.

Davis, J. H. *f, l and a*
Mayers Bros. *f and l*

TEXAS.

ABILENE.

Abilene Investment Co. *f and l*
Currie & Stith, *f and l*
Jalonick, G. W. *l*
Triplett & Buck *f and l*

ALBANY.

Webb, Campbell & Hill *f and l*

ALVARADO.

Chapman, R. M. *f and l*

ATLANTA.

Alexander, Mr. *l*
Miles, Aquilla *f*
Morris, J. E. *f*

AUSTIN.

Bergen, Daniel & Gracey *f*

Covert, F. M. & McCarty *f and l*
De Cordova & McCarty *f and l*
Eggleston, E. T. & Co. *f and l*
Gibble, Robt. *l*
Hill, C. F. *f*
Turner, Fred. W. *f*
Warner, Geo. P. *f*

BAIRD.

Richardson, D. *f*

BASTROP.

Garwood & Batts *f*
Highsmith, W. A. *f*
McLavy, A. B. *f*
Orgain, F. A. *f*

BEAUMONT.

Curry, E. M. *f*
Wiess, V. *f*

BELTON.

Denny, H. C. & Co. *f*
Frieze & Hayslip *f*
Lee, John L. *f and l*
Miller, J. Z. Jr. *f*

BIQ SPRINGS.

Walthall, G. W. *f*

BLANCO.

Convers, E. S. *f*
Mocre, C. W. *f*

BLOSSOM.

Williams, W. L. *f*

BONHAM.

Evans & Evans *f*
Holmes, J. P. *f*

TEXAS—Continued.**BREMOND.**Harvey, R. B. *f and l***BRENHAM.**

Carlisle, C. H. *f*
 Engelke, F. A. *f*
 Harris, J. J. *f*
 Key, J. M. *f*
 Salley, E. L. *l*
 Vinson & Carlisle *f and l*
 Vinson W. H. *l*

BROWNSVILLE.

Guirey, Wm. P. *l*
 Kelly, Wm. *f*

BROWNWOOD.

Mayes, Will. H. *f, l and a*
 Morgan & Davidson *f*

BRYAN.

Anderson & Robinson *f*
 Derden & Talliaferro *f*
 McConico, A. D. *f and l*
 McConico, H. Ford *f*
 Robinson, H. C. *f*

CALDWELL.Gray, J. W. *f and l***CAMERON.**

Arnold & Antony *f*
 Paden, W. D. *f*

CISCO.

Luse & Larimer *f*
 Redfield, David *f*

CLARKSVILLE.

Brittan, J. *f and l*
 Sanderson & Cheatham *f and l*

CLEBURNE.

Norwood & Rutledge *f, l and a*
 Norwood, P. J. *f, l and a*

COLEMAN.Bowen, R. S. *f***COLORADO CITY.**

McLean, Allan *f and l*
 Morrison, J. H. *f*

COLUMBUS.

Coolgrove, U. C. *f*
 Shaw, Carey *l*
 Witting, George *f*

CORPUS CHRISTI.

Mitchell, John B. & Co. *f and l*
 Southgate, Thos. B. *f*
 Ward, Jas. W. *f*

CORSICANA.

Douglas, J. M. *f and l*
 Fabj, Read & Co. *f*
 McNair & Jester *f*
 Millan, A. C. *f*
 Pinkston & Church *f and l*

CUERO.Law, Geo. H. *f, l and m***DAINGERFIELD.**Sewell, Frank M. *f***DALLAS.**

Aldehoff, John S. *f*
 Arbuckle & Sons *f*
 Bowen, J. H. *f*
 Bryan, L. A. *f*
 Dexter, George J. & Co.,
 General Insurance
 Ewing & Addison *f*
 Hall, W. K. *f*
 Hereford & Grace *f, m and a*
 May, S. L. *l*
 Parks & Shumard, General
 Agents
 Reynolds, W. L. *f*
 Sondheim, Otto *f*
 Trezevant & Cochran, Man-
 agers Southwest Department
 Fire Ass'n and American Fire,
 Philadelphia; Orient, Hartford;
 Union, California; East Texas.
 Walker & Boon *l*
 Walters, W. M. *l*
 Wright, John W. *l*

DECATUR.

Barber, W. W. *f, l and a*
 Bowmar, J. M. *f*
 Cobb, S. S. *l*
 Smith, R. H. *f*

DENISON.

Coffin & Zintgraff *f*
 French, Stephen *f*
 Robinson & Dawley *f and l*

DENTON.

Beatty, A. D. & Co. *f*
 Burton, J. R. *f and l*
 Clement, C. H. *f*
 Yergby, J. B. *f and a*

EAGLE PASS.Hancock, L. Y. *f and l***EL PASO.**

Comstock & Stevens *f*
 Crosby, Wm. *f and l*
 Kneeland & Co. *f*
 Loomis & McLachlen *f*
 Newman, S. H. *l*

ENNIS.

Craig, J. T. *f*
 McDuffier, J. S. *f*
 McCarty, T. L. *f*
 Sessions, D. S. *l*
 Weatherford, J. W. *f*

FAIRFIELD.Lillard, L. D. *f***FARMERSVILLE.**

Bell, T. H. *l*
 Bumpass, L. E. *f*

FLATONIA.Arnim & Lane *f***FORT DAVIS.**Carruthers, L. B. *f and l***FORT WORTH.**

Cetti, Zane *f*
 Dryden, Whit. *l*

Fosdick & Furman *f*
 Littlejohn & Martin *f*
 Littlejohn, J. B.
 Skidmore, M. A. *l*
 Stanfield, J. L. *l*
 Swayne Bros. & Crane *f*

GAINESVILLE.

Cravens, J. R. *f and l*
 Rollins, C. R. *f*
 Sherwood & Paddock *f and l*
 Stone, W. J. *f*

GALVESTON.

Angell & Co. *f and m*
 Beers, Kent-on & Co. *f and m*
 Blagge & Bertrand *f*
 Buttler & McCormick *f, l and m*
 Guinard, C. M. & Co. *f and l*
 Hughes & Stowe, *f, m and l*
 Lofland & Menard, General
 Agents
 Lovenberg, I. *f*
 Mayer, P. M. *l*
 Mason & Waters *f and m*
 Sondheim, W. L. *l*
 Sorley, James & Son *f and m*
 Waters, L. M. *l*

GATESVILLE.

Gouldy Bros. *f*
 Gouldy, J. C. *l*
 Harrison & Williams *f*

GEORGETOWN.

Harrel, H. W. *f and l*
 Montgomery, R. H. *f*

GIDDINGS.Burns, E. A. *f***GONZALES.**

Nicholson, R. F. *f*
 Walker, R. H. *f*

GRAHAM.Crozier, G. H. *f***GRANBURY.**Ballard, J. D. *f***GRANDVIEW.**Humphreys, Geo. W. *f and l***GREENVILLE.**

Alexander & Andrews *f and l*
 Dargas, Bradford & Etter *f and l*
 Ende & Harrison *f*

GROESBECK.Cobb, C. W. *f***HAMILTON.**James, J. T. *f***HEARNE.**Ferguson, W. P. *f***HEMPSTEAD.**Young, Jno. R. *f***HENDERSON.**

Neal & Hall *f*
 Wood & Thompson *f*

HENRIETTA.

Weddington, Slaton & Sears *f*
and *l*

HICO.

Snider, F. H. *f*

HONEY GROVE.

Burgher, B. M. *f*
Pierce, John A. *f*
Waltemeir & Penebacker *f*

HOUSTON.

Childress & Taylor *f* and *m*
Cochran, O. L. *f* and *m*
Cotton, S. O. & Bro., Fire
Ins. Agents and Adjusters, 49
Main st
Elsbury, C. M. *f*
Pallard, R. L. *f*, *l* and *m*
Raphael, M. *l*
Steele, A. L. & Co. *f* and *l*

HOWE.

McCreary, J. M. *f*
Tighe, W. J. *f*

HUNTSVILLE.

Wilson, B. S. Jr. *l*
Woodall, W. H. *f*

JACKSONVILLE.

Earl, M. L. *f* and *l*

JEFFERSON.

Beard & Sherrell *f* and *l*
Boger, D. W. *l*
Claiborne, V. H. *f*

KAUFMAN.

Pardue & Casley *f*
Volers, G. W. *f* and *l*

KINGSTON.

Clemons, J. R. *f*

KOSSE.

Jones, Jas. O. *f*
Proctor, A. W. *f*
Proctor, W. F. *f*

LAREDO.

Brewster & Moore *f* and *l*
Dickenson, H. G. & Bro. *f* and *l*
Pierce & Pierce *f* and *l*

LLANO.

Bonham, E. C. *f* and *l*

LOCKHART.

Campbell, J. W. *f*
Palmer, B. T. & Son *f*

LONGVIEW.

Clemmons, J. R. & T. E. *f*
Fisher, W. D. *f*

LULING.

Bellinger, C. *f*
Lipscomb, Johnston *f*

MARSHALL.

Carter & Poland *f*
Littlejohn & Martin *f*, *l* and *a*
McGill, C. H. *a*

MASON.

Bernhardt & Stapleton *f*
Henry, Ira B. *f*

MERIDIAN.

Gouldy, J. H. *f* and *l*

MEXIA.

Blake, J. W. *f*
Doyle, W. E. *f*
Park, J. H. *f*
Waller, N. L. *f*

MILLHEIM.

Regenbrecht, A. *f* and *l*

MINEOLA.

Cage, George A. *f*

MT. PLEASANT.

Scurlock, D. *f*

NACOGDOCHES.

Jones & Neal, *f* and *l*

NAVASOTA.

Bridges, E. L. *f* and *l*

NEW BRAUNFELS.

Clemens & Faust *f*
Mauger, Nic. *f*

ORANGE.

Curry, P. B. *f* and *l*

PALESTINE.

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Gilbert, G. W. & Son *f*
Oxment, J. W. *f*
Pells, J. F. & Co. *f* and *l*
Robinson & Bro. *f*
Royall & Richardson *f*
Sawyers, C. F. *f* and *l*

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Bowen, Wm. J. *f*
Dargan, K. S. *f* and *l*
Gill, W. F. *f*
Ross, L. W. *f* and *l*
Sluder, W. H. *f*
Thebo, C. F. *l*

PEARSALL.

Rowell, John S. *f*

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McCulley, W. C. *f*

PLANO.

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Matthews & Hood, *f*
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Lerch, Frank *l*
Robertson, Marion *f*

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Bonyng, W. A. *f*
Brady, T. F. *f* and *l*
Griesenbeck, Chas. F. *l*
Hamilton, W. B. *l*
Lay, R. W. & Co. *f*
Moye, A. *f*
Smith & Co. *f*
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Gueydan, F. & Co. *f*

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Russek, Ignaz *f*

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Daniel, J. B. *f* and *l*
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Edwards, E. R. *l*
Manson, Norwood *f*
Offenhauser, F. W. *f* and *l*

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Covington, J. J. *l*
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McBride & Silliman *f* and *l*
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 Suler, A. *l*
 Walter, John T. *f*
 Weslow & Co. *f and l*

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 Gaskell, W. W. *f*
 Kirkham, Walter *f*
 Penn, G. J. *l*

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 Finnie, F. C. *f*

WEIMAR.

Boettcher, F. *f*
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 Godfrey, B. M. *f and l*
 Webster, M. L. *f*

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 Farr, Newton *f*
 Grant, H. J. & Co. *f*
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 Knause, Herman *f and l*
 Nelson, A. H. *f and l*
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 Jones, T. R. & Co. *f*
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Phelps, O. G. *f*

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Mason, K. F. *f*

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Reid, E. S. & Co. *f and l*

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Bugg, Chas. F. *l*
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Paulett, S. W. *f and l*
Rice, Wm. T. *f*
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Booker & Semple *f and l*
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Welch & Son *f*
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Kellogg, W. D. *f and l*
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King, Nellie *f*

BERLIN.

Husted, J. D. *l*
Mather, C. A. & Co. *f and l*
Sackett & Fitch *f*
Tucker, A. L. *f*
Turner, J. H. *f*

BLACK RIVER FALLS.

Ainsworth, C. F.
Cheney & Nelson
Johnson, Frank
Olerm, C. M.
Parsons, John
Torkleson, Iver

BOSCOBEL.

Ableiter, A. *f*
Contost, Miss M.
De Lap, J. F. *f*
De Lap, M. W. *f*
Hurd, Z. S. *f*
Kratoville, G. *f*
McLaughlin, J. *f*
Palmer, Will *f and l*
Parker, George *l*
Pipkin, A. J. *f*

BRODHEAD.

Beebe, B. W. *l*
Carpenter, C. W. *f and l*
Jackson, T. A. *f*
Matter, C. *f*
Putnam & Gardner *j*
Sprague, Burr *f*

BURLINGTON.

Hall, C. *f*
Hall, Eng. *f*
Hall, J. B. *f*
Hess, S. *f*
Jones, C. A. *f and l*
Klein, F. G. *f*
Reuschlein, Fr. *f*

CHILTON.

Kersten Bros. *f*
Paulsen, Wm. Sr. *f and l*
Paulsen, Wm. Jr. *f*
Vincent, Sam. *l*

CHIPPEWA FALLS.

Coleman, D. G. *f and l*
Hoffman, Ambrose *f*
Kibbec, I. C. *f*
Lord, C. C. *l*
Stoddard & Seymour *f*
Todd, H. H. *f*

COLUMBUS.

Adams & Maxwell *f*
Briesen, E. V. *f*
Chadbourne, R. W. *f*
Cook, A. G. *f*
Maxwell, John S. *l*

CUMBERLAND.

Kalk, C. F. *f and l*
Olsen, A. J. *l*

DARLINGTON.

Anthony, Geo. S. *f*
Blackburn, John *f*
Campbell, C. C. & Co. *f and l*
Conley, P. H. *f*
Hooper, Walter J. *f*
O'Brien, John *f*
Orton, P. A. & Co. *f*
W. Geo. F. *f*

WISCONSIN—Continued.**DELAVAN.**

Devendorf, D. B. *f*
 Duggan & Dennis *f*
 Goodrich, F. B. *f*
 Kendrick, A. H. *f*
 Larnard, Ira P. *f*
 Sturtevant, C. H. *f*
 Williams, E. F. *f*

DE PERE.

Collett, H. Jr. *f*
 Parker, E. F. *f*
 Reid, Andrew *f*
 Smith, John *f*, *l* and *a*
 Weyenberg, R. *f*

DODGEVILLE.

Hocking, Frank
 Hokens, Jas. J.
 Jenks, A.
 Jones, John T.
 Reese & Carter
 Reeve, John M.
 Robens & Thomis
 Strong, Orville

EAU CLARE.

Dahl, C. A. *f*
 Galloway & Tolles *f*, *a* and *p. g.*
 Galloway, W. K. *l*
 Gilman, John L. *l*
 Larimer & Jackson, *f*, *l* and *a*
 Teall, Wm. A. *f*
 Thomas, T. W. *f* and *a*

EDGERTON.

Anderson, J. S. *f*
 Brown, W. S. *f*
 Burnham, C. L. *f*
 Hopkins, E. C. *f*
 Leonard, Geo. B. *f*
 Son, H. C. *f*
 Towne, J. P. *f* and *l*

EVANSVILLE.

Pullen, Geo. L. *f* and *l*
 Simons, H. N. *f*
 Smith, C. M. *l*
 Snashall, Caleb
 Sonn, James V. N. *l*
 Spencer, C. A. *f*
 Tolles, F. W. *f*

FOND DU LAC.

Bass, James *f* and *l*
 Greene, James T. *f* and *l*
 Handt, C. L. *f* and *l*
 Maloney, Ed. L. *f*, *l* and *a*
 McDermott, Wm. *f*, *l* and *a*
 Phelps, C. P. *f* and *a*
 Wyatt, S. D. *f* and *l*

FORT ATKINSON.

Caswell, C. A. *f*
 Cole, G. L. *l*
 Emery, J. A. *f*
 Habbeger, John *f*
 Rogers & Craig *f* and *l*

FORT HOWARD.

Fisk, W. D. *f* and *l*

FOUNTAIN CITY.

Senn, John J. *f*
 Voegeli, Tobias *f*

FOX LAKE.

Ford, L. E. *f*
 Hamilton, W. N. *f* and *l*
 Medley, John *f*
 Thomas, D. D. *f*
 Townsend, J. L. *l*
 Tuttle, J. F. Jr. *l* and *l*

GENEVA.

Buckbee, F. A. *f*
 Buell, C. E. *f* and *l*
 Burdick, C. H. *f* and *l*
 French, Chas. S. *f*
 Richardson, E. D. *f*
 Simmons, J. B. *f*

GREEN BAY.

Ansorge, E. K. *f*, *l* and *a*
 Berendsen, H. T. E. *f*
 Brauns, Aug. *f* and *l*
 Killian, J. A. *f*
 Martin, C. *f*
 Warren, A. A. *f*

HUDSON.

Boyden, P. Q. *f*
 Bunker, J. A. *f* and *l*
 Crary, F. O. *f* and *l*
 Dinsmore & White *f* and *l*
 Jones, J. E. *f*
 Randall, Geo. *f* and *l*

JANESVILLE.

Haynor, Silas *f* and *l*
 Metcalf, J. C. *f*
 Northrup, C. E. *f*
 Ripley, Mark *f*
 Saxe, J. G. *f* and *l*

JEFFERSON.

Kerschensteiner, O. J. *f*
 Ostrander & Hoe *f*
 Porter & Stoppenbach *f* and *l*
 Wittle, Geo. *f*

KANKAUNA.

Brothers, D. J. *f* and *l*
 Clune, D. C. *f* and *l*
 Dart, Mr. *l*
 Hoberg, Frank *f* and *l*
 Kuehmstead, H. *f* and *l*
 Mulholland, H. J. *f* and *l*
 Posson, Geo. *l*
 Schwin, N. D. *f* and *l*
 Towsley, F. A. *f* and *l*

KENOSHA.

Barber, S. N. *f*
 Benedict & Tarbell *f*
 Corabie, H. M. *l*
 French, A. H. *f*
 Head, Eugene *f*
 Jordan, H. F. *f*
 Merrill & Baldwin *f*
 Rogers, H. M. *f*
 Schend, C. *f*

LA CROSSE.

Cramer, Howard *f* and *l*
 Daniels, J. A. *f*
 Hickisch, W. J. *f*
 Holley & Borreson *f*
 Krebs, E. W. *f*
 Magill Bros. *f*
 Martindale, S. *f* and *l*
 Peck, H. J. *f* and *l*
 Pettingil & Werner *f*
 Robertson & Nelson *f* and *l*

Smith, H. B. *f*
 Smith, S. T. & Son *f*
 Wanner, Alex. *f*

MADISON.

Herfurth, Theodore *f*
 Hobbins Bros. *f*
 Johnson, Hernal *f*
 Keyes, J. W. *f*
 Main, A. H. *f* and *l*
 Mayers, C. G. *f* and *l*
 Nielson, B. M. *f* and *l*
 Ott, J. G. *f*
 Schilling, John *f*
 Wootton & Son *f* and *l*

MANITOWOC.

Canright, C. S. *f*
 Ertz, C. *f* and *l*
 Falga, H. *f*
 Franz, John *f*
 Kemper, L. *f*
 Luling, Chas. *f*
 Markham & Markham *f* and *l*
 Meyer, G. *f*
 Paulus, Chas. *f*
 Shove, T. C. *f*

MARINETTE.

Baker, W. S. *f*
 Holgate, Amos *f*
 Lombard, J. W. *l*
 Ridsdale, George L. *l*

MARSHFIELD.

Cady, F. A. *f*
 Cole & Pors *f*
 Doll, Fred. *f*
 Fleming, W. W. *l*
 Girk, John *f*
 Heywood, H. B. *f*
 Ingalls & Goetschius *f*
 Kelly, J. R. *f* and *l*

MENASHA.

Fieweger, J. L. & Co.,
 Fire Insurance
 Kloepfel, Wm. *f*
 Northrup & Donaldson *f*
 Pleasants, F. W. *f*

MENOMINEE.

Heller, John A. *l*
 Heller, Thos. S., Fire In-
 surance
 Knapp & Allen *f*
 Kraft, J. P. *f*
 McKahan, U. G. *f*
 McLean, W. C. *f*
 Peterson, E. J. & Bro. *f*
 Shafer, Geo. *f*
 Solberg, P. O. *f*
 Ticknor, John *f*

MERRILL.

Allen, H. R. *f*
 Coon & Bruce *f*
 Coon, James *f*
 Cummer, C. H. *f*
 Northrop & Cummers

MILWAUKEE.

Barry, E. P. *l*
 Buckner, Walker *l*
 Burke, W. J. & Co. *f*
 Burton, John E. *l*
 Cary, C. J. & Co. *f*
 Colby & Black *f*
 Cline, George *a*

Colt, S. G. *l*
 Crain, Charles E.
 DeLear, Albert *l*
 Desmond, Thos. J. *l*
 Dick, Auer & Hahn *f and l*
 Durand, W. T. *f*
 Finger, Adam *f*
 Fitzgerald, R. P. & Co. *m*
 Griebing, G. W. *f*
 Hawes, A. H. *l*
 Hayes, Geo. W. *f*
 Hibbard, C. F. & Co. *f*
 Hunkel, Geo. P. *f*
 Jones & Bell *f*
 Ladd, E. O. *f*
 Linas, Thos. R. *l*
 MacLaren, M. N. *l and a*
 Macomber, Wm. M. *l*
 McGregor, J. P. *f*
 McInnis, Leopold *f*
 Milbrath & Hartmann *f*
 Nichols & Bowes *f and l*
 Patton, W. M. *f*
 Peabody, A. G. Jr. *l*
 Phillips, J. & Co. *f*
 Popask, P. T. *f*
 Riedeberg, Theodore *f*
 Rhodes, Samuel B. *l*
 Roeder, R. *l*
 Rose, Alex. G.
 Schubert, J. P. & Co. *f*
 Seaman, G. B. *l*
 Seaman, S. H. *f*
 Thompson, W. E. *l*
 Tuttle, John V. *m*
 Upson & Yunker *f*
 Vance, D. & Co. *f*
 Weidenfeller, H. *l*
 Weil, B. M. *f*
 West, S. C.
 West & Myers, General Insurance Agents
 Wheeler, L. A. *f*
 Wilson & Young *f*

MINERAL POINT.

Allen, P. & Son *f*
 Curry, W. H. *f*
 Hartert, N. *f*
 Hutchinson & Son *f*
 Jeuck, John *f*
 Jones, W. A. *f*
 Lanyon, Cyrus
 Mayhew, J. V. *f and l*
 Prideaux, W. H. *f*
 Pulford, R. D. *f and l*
 Smith, J. M. *f*
 Spensley & McIlhon *f and l*

MONROE.

Abbott, S. W. *f*
 Bank, Geo. W. *f*
 Dunwiddie, John *f and l*
 Etter & Becker *f and l*
 Lucheinger, John *f*
 Wright, Wm. W. *f and l*

NECEDAH.

Rogers, E. D. *f*

NEENAH.

Bishop, T. *f and l*
 Gerhardt, C. F. *f*
 Jones, Willard *f and l*
 Shiells, R. *f and l*

NEILLSVILLE.

Deming, H. W. *f*
 Schuster, & McConnell *f*
 Youmans, C. A. *f*

NEW LONDON.

Hill, Phillip *f*
 Mitchell, E. S. *f*
 Pape, A. H. *f*
 Woodworth, S. D. *f*

NICOLLET.

Collette, H. Jr. *f and l*
 Reid, Andrew *f and m*

OCONOMOWOC.

Bender, John *f and l*
 Hurlburt, Edwin *f*
 Jones, Oscar F. *f*
 Kelly, J. A. *f*
 Robinson, George E. *f*
 Thompson, E. D. R. *f*
 Williams, Louise C. *f*

OCONTO.

Ansorge, Henry *f*
 Ford, S. W. *l*
 Phelps, T. H. *f*
 Royce, H. M. *f*
 Wilcox, Frank *f*

OMRO.

Bradt, M. G. *f and l*
 Orchard, J. T. *f and l*

OSHKOSH.

Barber, A. J. & Co. *f and l*
 Gary, S. P. *f*
 Harmon, L. D. *f and l*
 Ireland, O. W. *l*
 Lawson, H. L. & Bro. *f and l*
 Leopold, W. H. *f*
 Luscher, G. S. *f and l*
 Meissner, A. *f*
 Nevitt, C. R. *f*
 Palmer & McLaren *f*
 Ploetz, W. A. *f*
 Tuttle, L. S. & Bro. *f and l*

PLATTEVILLE.

Guernsey, Mrs. Maud
 McArthur, John
 Schnitzler, Theo.

PORTAGE.

Graham, S. E. *l and a*
 Kiefer & Helman *f and l*
 Shattuck & Baker *f and l*
 Schultze & Sprecher *f*
 Smith & Dering *f and l*

PRAIRIE DU CHIEN.

Raffauf, Jacob & Son *f and l*
 Speck & McDonald *f and l*
 Viele, L. F. S. *f and l*

PRINCETON.

Harroun, Edw. *f*
 Manthey, Martin *f*
 Muller Bros. *f*
 Rawson, R. P. *f and l*
 Yahr, F. T. *f*

RACINE.

Fellows, G. D. *f and l*
 Gehl, Nicholas *f*
 Janes & Klein, *f and l*
 Johnson, J. W. *f*
 Knight, John W. *f*
 Komar, Adam *f*
 Lefler, Silas *l*
 Lueck, Julius *f*

Miller, L. D. & Co. *f and l*
 Miller, Wm. Henry *f and l*
 Sage, S. H. *l*
 Schlegel, L. *f*
 Thiesen, Claus J. *f*
 Whiteley, Simson *f and l*
 Yout, S. C. & Son *f and l*

REEDSBURGH.

Byrne, P. *f*
 Perry, R. P. *f*
 Raetzman, William *f*
 Shelden, Chas. F. *f*
 Stevens, G. L. *f*
 Winchester, W. F. *f*
 Wyse, Wm. A. *f*

RICHLAND CENTRE.

Clark, H. J. *f, l and a*
 Fay, P. H. *f, l and a*
 Hart & James *f*
 McKee, J. L. *f*

RIVER FALLS.

Carroll, A. T. *f and l*
 Perrine, F. L. *f*
 Smith, Joseph M. *f*
 Stevenson, Chas. *f*
 Tubbs, Thos. E. *a*
 Weld & Sanderson *f and a*

SHARON.

Fowler, Harry T. *f*
 Yates, J. H. *f*

SHEBOYGAN.

Benfey, Felix *f*
 Cole, N. *f, l and a*
 Higby, A. *f*
 Hoppe, Fred. *f and l*
 Mead, J. H. *f and m*
 Mogenson, J. *f*
 Nagel, F. *f*
 Prescott, A. C. *f*
 Schwaller, Geo. *f and l*
 Wilgus, M. H. *f and a*

SPARTA.

Ady, Israel H. *f and l*
 Blyton, Wm. H. *f and l*
 Pott, W. C. *f and l*

STEVENS POINT.

Buckingham, W. B. *f, l and a*
 Cadman, John *l*
 Hyde, Thos. *f, l and a*
 Kingsbury, J. R. *f*
 Lamoreaux, W. O. *f and l*

STOUGHTON.

Currier, Geo. W.
 Dow & Norrman
 Lowry & Clancey
 Parish, C. E.

STURGEON BAY.

Masse, C. A. *f*
 Nelson & Spear *f*

SUPERIOR.

Barton, E. E.
 Burnhans, I. W. & Co.
 Cournoyer, V.
 Manley & Co.
 Parke, Richard
 Rodgers, George S.
 Spencer, A. M. & Co.
 Sunderland & Ostrander

WISCONSIN—Continued.**TOMAH.**

Benjamin, A. D. *f*
 McCaul, Thos. *f*
 Palmer E. N. *f and l*
 Richards, R. A. *f*
 Thayer, C. A. *f*
 Waegner, Wm. *f*
 Woodley, M. *f*

TWO RIVERS.

Gagnon Bros. *f and l*
 Nash & Richter *f*

WATERTOWN.

Brandt, Ed. *f*
 Conway, John G. *f*
 Emmerling, Charles *f and l*
 Feld, Carl *f*
 Hahn, Charles *f*
 Jacobi, C. H. *f*
 Melser, S. *l*
 Moran, N. B.
 Mulberger, H. *f*
 Norris, Wm. *f*
 Roper & Ferry *f and l*
 Salick, Joseph *f*
 Skinner, C. B. *l*
 Stacy, W. D. *f*
 Tuttle, F. B. *f*

Voss, W. F. *l*
 Wenck, Charles *f and l*
 Wright, J. H. *f*

WAUKESHA.

Barber, G. F. H. *f*
 Constantine, J. J. *f and l*
 Elberfeld, F. *f and l*
 Frame, A. J. *l*
 Frame, H. M. *f*
 Healy, M. H. *f*
 Jameson, R. M. *f*
 Kimball, Ira *f and l*
 Lain, Isaac *f and l*
 Lain, W. H. *f*
 Martin, T. C. *f*
 Ohn, O. Z. *f*
 Sawyer, W. P. *f*
 Snyder, M. L. *f*
 Spence, Thomas *f*
 Spencer, J. R. *f*
 Stewart, H. E. *l*

WAUPACA.

Churchill, Chas. *f*
 Colledge, E. *f*
 Lord, Irving P. *f and l*
 Scott, Winfield *f and l*
 White, N. L. *f*

WAUPUN.

Brinkerhoff, J. E. *f and l*
 Brooks, W. T. *f*
 Foote, E. D. *f*
 Hillier, Edwin *l*
 Hooker, E. & C. E. *f*
 Johnson, A. S. *l*
 Kelley, J. A. *f*
 Kelley, J. I. *f*
 Moore, F. W. *f*
 Oliver, R. L. *f*
 Sumner, S. J. *f*
 Zimmerman, F. F. *f*

WAUSAU.

Beverung, H. C. *f and l*
 Graffam, H. E. *f and l*
 Huntington, Henry B. *f*
 Wheeler & Zimmerman, *f, l and a*
 Young, Andrew *f*

WHITEWATER.

Conger, E. M. *f and l*
 Haubert, Joseph *f*
 Heady, H. *f*
 Hull & Sweeney *f*
 Kestal, Jas. G. *f*
 Page, J. H. *f*
 Van Valen & Bachus *f*
 Webb, W. N. *f and l*
 Wheeler, I. N. *f*

WYOMING TERRITORY.**CHEYENNE CITY.**

Pollard & Richards *f*

Ransom, F. W. *f*
 Riner & Johnson *f and l*

Stitzer, F. A. *f*

DOMINION OF CANADA.**MANITOBA.****WINNIPEG.**

Boxer, C. A. *l*
 Campbell, A. McT. *l*
 Carruthers & Brock *f*
 Drummond Bros. & Moffat *f*
 Gilroy, Thos. *l*
 Girdlestone, G. W. *f*
 Grundy, W. R. *l*
 Holloway, A. *f and l*

Howard & Wright *f*
 Hutton, W. L. *l*
 Lewis & Kirby *f and l*
 Livingstone, T. C. *l*
 McMicken, G. *f*
 McNichol, A. R. *l*
 Morgan, J. G. *l*
 Muttelbury, G. A. *f*
 Patton & Armstrong *l*

Robertson, R. M. *l*
 Schneider, W. H. *l*
 Sharp, H. R. *l*
 Simpson, T. R. *l*
 Stovel, Y. *l*
 Strang, R. *f*
 Yeomans, J. N. *l*
 Young, A. *l*
 Young, R. *f*

NEW BRUNSWICK.**CHATHAM.**

Ellis, John *f*
 Fraser, Geo. B. *f*
 Gillespie, Thos. F. *f, l and m*
 Smith, A. D. *l*
 Winslow, Warren C. *f and l*

MONCTON.

Atkinson, Harvey *f*
 Borden, R. A.

Girouard, Ed *l*
 Harris, Joseph *l*
 Knight, N. B. *l*
 McAllister, James *f*
 Masters, J. E. *l and m*
 Murray, W. H. *l*
 Newman, A. H. *l*
 Northrop, C. E. *l*
 Palmer, C. R. *f and l*
 Snow, J. McC. *f, l and a*
 Welch, D. I. *f*

PORTLAND and ST. JOHN.

Almon, L. J. *f*
 Austin, Henry A. *l*
 Chubb, H. & Co.
 Church, Peter, *f and l*
 Cowie & Edwards *m*
 Fairweather, A. C. *f*
 Fairweather, George E. & Son *f and l*
 Frink, R. W. W. *f*
 Grant, J. McG. *f and l*

Hall, D. H. *f*
Hall & Fairweather *f*
Jack, I. A. & D. R. *f*
Jarvis, C. E. L. *f*
Jarvis, W. M. *f*
Kaye, J. S. *f and l*
Knowlton Bros. *m*
MacDonald, C. A. *l*
Peters, A. W. *l*
Robinson, M. & T. B. *f*

Taylor, B. G. *f and m*
Temple, Thos. A. *f*
Welden & McLean *f*
White, Wm. H. *f and l*
Whittaker Bros. *m*
Whittaker, E. L. *f*

ST. STEPHEN.

Brown, David *f and l*

Budd, A. E. *f*
Chipman, J. D. *l*
Grinemer, W. C. H. *f*
King, James *f*
Mills, L. A. *f*
Stephens John *f*
Stevens, Jos. S. *l*
Whitlock, J. T. *f and l*

NOVA SCOTIA.

HALIFAX.

Allison, Augustus *l*
Almon, M. B. *f and l*
Belcher, Joseph S. *f*
Bell, Alfred J. *f and l*
Clarkson, C. J. P. *f*
Curren, Benjamin *f*
Daly, M. B. *f*
Dimock, A. *l*
Duffus, John *f*
Edwards, A. C. *f, l and a*
Edwards & Fielding *l*
Eason, Geo. W. *l and a*

Farquhar, Forrest & Co. *f*
Goudie, Thos. *f*
Greer, G. M. *f and a*
Harrington, H. E. *l*
Harvey, J. H. *f*
Kenney, J. F. *f*
King, F. A. *l*
Lavers, G. T. *l*
Lowell, W. L. & Co. *f and l*
MacGarvey, D. H. *l*
McLaren, P. *l*
Naylor, John, Ins. Agent and
Real Estate Broker.
Reynolds, C. H. *l*

Salter, B. W. *m*
Shortt, Alfred *f, l and a*
Spike, Clarence J.
Stearns, J. L. *l*
Strachan, John *m*
Twining, H. St. George & Co.
f, l and m
Twining, I. T. *m*
Tobin, Stephen *f and l*
Wood, S. T. *m*
Wylde, C. J. *l*
Wyde, L. *l*
Young, Chas. W. *f and m*

ONTARIO.

AMHERSTBURGH.

Cuddy, Loftus *m*
Dwelleite, P. *f and l*
Falls, W. S. *f and l*
Leggatt, J. H. C. *f and l*
McGee, Samuel *l*
McGuire, Wm. *f*

BELLEVEILLE.

Baggar, I. L. *l*
Bennett, J. *l*
Booth, James *f and l*
Burrows, S. *l*
Chisholm, Jas. *f*
Clarke, F. M. *f*
Crothers, J. C. *l*
Denmark & Northrup *f*
Diamond, Irvine *l*
Donnelly, Thomas *f and l*
Fellows, W. L. *l*
Filliter, H. E. *f*
Goldsmith, George *f and l*
Henderson, L. H. *f and l*
Holden, E. *f*
Holton, W. E. *l*
Hulme, R. C. *f*
Ketcheson, A. M. *f and l*
Koyle, Mr. *l*
Lazier, J. N. *l*
McIntyre, W. T. *l*
Palmer, P. R. *f and l*
Phillips, J. P. C. *f*
Poole & Fenwick, *f, l and m*
Rathbun, C. *f*
Robertson, D. B. *f*
Robin & Manly *f*
Stevenson, R. *l*
Thomas, John Parker *f and l*
Vandusen, I. G. *f*
Whannon, P. I. *l*
Vandewaters, Mr. *f and l*

BERLIN.

Bowman, I. D. *f*
Bury, Jos. *l*
Eschelman, Moses *f*
Jaffray, W. & Son *f*
McQuillan, J. *l*
Oelschlagel, Wm. *f*
Pearce, Thomas *l*
Ruby, A. J. *f*
Scully, J. M. *f*
Staebler, J. M. *f*

BOWMANVILLE.

Allen, W. F. *f*
Bingham, Thomas *f and l*
Climis, W. R. *f and l*
Jones, W. J. *f*
Luscombe, R. R. *f*
Magill, George *f*

BRACEBRIDGE.

Browning, Jas. B. *f*
Browning, R. M. *f and l*
Mahaffy, W. C. *f and l*
Perry, R. P. *f and l*
Roper, E. C. *f*

BRAMPTON.

Anderson, James *f*
Clarke, John *l*
Cooney, John *f*
Duggan, T. W. *f*
Fauquier, P. H. *f*
Hunter, W. D. *f*
Justin, B. F. *f*
Main, F. W. *f and l*
Manning & Beron *f*
McFadden, W. H. *f*
Morphy, Thos. *f*
Morton & Co. *f, l and a*
Murray & McKechnie *f*

Nation, W. *f*
Noble, W. *l*
Roberts, Henry *f*
Sanderson, L. D. *f*
Stonehouse & Blain *f*

BRANTFORD.

Adams, Henry *f*
Blackader, L. E. *f and l*
Campbell, John *f*
Foster, Thomas *f*
Foster, William *f*
Frank, Fred. *f and l*
Grace, James & Son *f*
Hotchkiss, C. S. *f and l*
Howell, Wesley, *f and l*
Jones, E. W. P. *l*
Leitch, John A. *f*
Lowery, Dr. *l*
Muirhead, A. D. *f and l*
Read, S. G. *f and l*
Sims, E. *f*
Snider, Samuel *f and l*
Stephenson, J. S. *l*
Stratford, Joseph *f*
Watts, A. & Co. *f*
Wilkes, James *f and l*

BROCKVILLE.

Breakenridge, D. A. *l*
Buell, J. D. *f*
Burke, F. W. *l*
Dewey & Buckman *f and l*
Jackson, H. F. J. *f and l*
Jones, D. B. *f*
Junkin, R. *l*
Weatherhead, Geo. H. *f and l*
Williams, G. W. *l*

CHATHAM.

Atkinson, G. K. *f and l*
Atkinson & Rispin *f and l*

ONT., Chatham—Cont.

Eberts, R. J. *f and l*
 Grandy, John *l*
 Harper, W. H. *f and l*
 Harris, T. R. *f*
 Hughes, R. A. *l*
 Keller, Chas. *l*
 Monch, K. H. *f and l*
 O'Hara, R. *f*
 Richardson, A. *f and l*
 Richardson, James *f*
 Rispin, W. E. *f and l*
 Rolls, E. C. *f and l*
 Tissman, John *f*
 Weldon, Jas. *l*

COBOURQ.

Campbell, Ed. *f*
 Fish, W. T. *f*
 Hargraft, A. R. *f and l*
 Hargraft, J. *l*
 Henderson, J. *l*
 Howell, S. S. *f*
 McNaughton, D. *f*
 Osler, E. H. *l*
 Powell, N. W. *l*
 Pringle, R. R. *f*
 Toms, William *f*

COLLINGWOOD.

Copeland, W. A. *f and l*
 Gray, R. T. *f and l*
 Hogg, W. O. *f*
 Hilborne, N. B. *f*
 Knight, A. D. *f*
 Macdonnell, C. *f*
 Mathieson, F. J. *l*
 Moberly, G. E. *f, l, m and a*
 Robinson, W. Thos. *f*
 Ryley, J. P. *f*
 Teller, F. J. *f*

CORNWALL.

Breckenridge, David *f and l*
 Evans, A. E. *f and l*
 Macmillan, A. V. *f*
 Monroe, D. *f and l*
 Patterson, H. C. *f and l*

DELHI.

Ferguson Bros. *f and l*
 Lang, Adam *f*

DRESDEN.

Bridgwater B. *f and l*
 Hicks, D. V. *f, l, m and a*
 Wallace, S. *f and l*

DUNDAS.

Burrows, George F. *f and l*
 Coote, George *f*
 Smith, J. Findlay *f*
 Suter, F. D. *f and l*

QALT.

Graham, J. Y. *l*
 Howell, H. S. *f*
 Jaffray, Rd. *f*
 Patterson, Thos. *l*
 Simpson & Lewis *f and l*
 Strong, R. S. *f and l*
 Strickland, W. E. *f*
 Taylor, J. W. *f and l*

QANANOQUE.

Boyd, W. Y. *f*
 Heaslip, P. *f*
 Rogers, C. B. *f*

QODERICH.

Campbell, William *f, l and a*
 Horton, Horace *f*
 Lewis, E. N. *l*
 Naftel, F. J. T. *f, l and a*
 Radcliffe, Richard *f, l and a*
 Seaefer, Edw. *f and l*

QUELPH.

Cottis, C. *f*
 Cunningham, R. *f and m*
 Davidson, C. & Son *f and l*
 Evans, E. *f and l*
 Flaws, Robert *f and l*
 Hefferman, Joseph *f*
 Hutton, E. *f and l*
 Kilgour, J. *f and l*
 Knowles, Fred. *l*
 McCrae, J. *f*
 Martin, D. E. *l*
 Morris, E. *f*
 Newton, E. *f*
 Oxnard, G. A. *f and l*
 Ross, J. A. *l*
 Stone, F. W. *l*
 Sutherland, J. *f*
 Taylor, J. *f*

HAMILTON.

Ambrose, Walter *f and a*
 Benner, R. *f and l*
 Booker, W. D. *f*
 Bull, Richard *f, l and a*
 Bunbury, H. T. *f and m*
 Burns, J. M. *f and l*
 Dexter, David *l*
 Dunlap, R. *f*
 Fairgrieve, J. B. *m*
 Findlay, W. F., General
 Ins. Agent and Adjuster
 Forbes, A. F. *f, l and m*
 Gillespie, G. H. *f, l and m*
 Greer, D. G. *f*
 Hooper, F. L. *l*
 Hunt, Geo. M. *l*
 Jones, S. *f, l and a*
 Kenney, S. M. *l*
 Kidd, David *l*
 McKean, Geo. *f*
 McKenzie, Thos. H. *f*
 McLellan, David *f, l and m*
 McMeekin, J. *l*
 Moore & Davis *f*
 Payne, E. G. *f, l and m*
 Pennington, M. A. *f and l*
 Ramsay, A. G. *l*
 Routh, J. T. *f, l and a*
 Rutherford & Lester *f and l*
 Strong, Wm. *f*
 Stoney, John L. *l*
 Walker, James *f*
 Young, G. A. *f, l and a*

HAWKESBURY.

Higginson, J. G. *f and l*
 Higginson, Thos. *l*
 Morrow, John *f*

INGERSOLL.

Chadwick, C. E. *f*
 Coleridge, I. *l*
 Ferguson, C. W. *f*
 Norseworthy, J. C. *f and l*
 O'Connor, H. Jr. *f and l*
 Simpson, C. W. *f*
 Smith, R. W. *l*
 Sumner, W. K. *f and l*

KINCARDINE.

Boyer, John *f and l*

Campbell, A. *l*
 Fleming, J. *f*
 Gamble, J. W. Jr. *f and l*
 Lescombe & Barber *f and l*
 Lescombe & Bissett *f and l*
 McJones, Paul *f and l*
 Scott, J. H. *f*
 Williamson, A. M. *f*

KINGSTON.

Briggs, Thos. *f and l*
 Flanigan, M. *f and l*
 Frazer, Donald *f and l*
 Gildersleeve, C. F. *f and l*
 Gildersleeve, J. P. *f and l*
 Goodwin, W. H. *f*
 Greet, T. Y. *f and l*
 Hill, E. C. *l*
 Kirkpatrick, G. A. *f*
 McCann, Jas. *f*
 Martin, A. R. *f and l*
 Mills, Thos. *f and l*
 Patton, J. *l*
 Smythe, E. H. *f*
 Stirling, R. *f and l*
 Strange & Strange *f and l*
 Swift, Jos. *f*
 Vandewater, R. W. *f*
 Waidie, A. *f and l*
 White, J. T. *l*

LINDSAY.

Adams, John *l*
 Bartholomew, L. *f and l*
 Cornell, S. *f, l and a*
 Eggleston, David *f and l*
 Gallon, Jas. *f, l and a*
 Irwin, S. *f and l*
 Knowlson, F. F. *l and a*
 Knowlson, J. B. *f and l*
 McMurchy, J. H. *l*
 Lennon, J. H. *f*
 Middleton, Thos. *f, l and a*
 Taylor, F. C. *f and l*

LONDON.

Beddome & Brown *f, l, m and a*
 Boyle, Patrick *f*
 Brewer, John G. *l*
 Burnett, John *f*
 Butler, Richard *f*
 Gates, H. E. *l*
 Gunn, G. M. & Son *f, m and a*
 Hammond, F. J. *f and l*
 Hungerford, R. B. *f and l*
 Jeffers, J. Frith *l*
 Macdonald, D. *f*
 McRoberts, E. J. *f*
 Nellis, J. A. *f*
 Owens, P. B. *l*
 Robertson, G. F. *l*
 Parker, T. R. *f, l and l a*
 Smith, D. *f, l and a*
 Towe, E. *f*
 Waddell, Robert *f*
 Wallace, A. *f*

MITCHELL.

Babb, R. *f and l*
 Campbell, H. *f and l*
 Clegg, Wm. *f and l*
 Cull, J. W. *f and l*
 Dent & Hodge *f and l*
 Goodeve, G. S. *f and l*
 Kerr, W. P. *l*
 Walker, A. R. *f and l*

NEW MARKET.

Bastedo, J. A. *f and l*
 Hogaboone, G. R. *f*
 Hughes, E. *f*

Lawrie, W. D. *f*
 Lehman, L. *l*
 Lloyd, David *f and l*
 Roe, A. E. *f*
 Souch, J. E. *l*

NIAGARA FALLS.

(Formerly Clifton.)

Coulson & Richard *f*
 Robinson, John *f*

OSHAWA.

Carswell, H. Thos. *f and l*
 Currie, John *f and l*
 Dickey, W. *f*
 Dingle, F. E. *f and l*
 Dupont, E. *f*
 Glenney, Wm. *f*
 Law, R. O. *f*
 Maxwell, H. *f and l*
 McMillan, Thos. H. *f*
 Rundle, A. L. *l*
 Ruttan, A. *f and l*
 Scott, George J. *f and l*

OTTAWA.

Batson, B. *f and l*
 Black, W. J. *f*
 Culbert, John Jr. *f*
 Cunningham, C. R. *f*
 Desjardins, Charles, *f, l and a*
 Douglas, C. A. & Co. *f, l and a*
 Duquet, L. G. *f and l*
 Durie, J. & Son *f*
 Egan, H. K. *f and l*
 Haycock, R. H. *l*
 Junkin, J. F. *l and a*
 Lamb, W. A. *l*
 King, Charles *f and l*
 King, Edward *f, l and a*
 Larmouth, P. *f*
 McCraig, R. C. W. *f and l*
 Mill, A. *l*
 Pennock, J. G. *f and l*
 Pennock & Mason *f*
 Ruttan, T. D. *l*
 Selwyn, E. V. *f and l*
 Stewart, Robert *l*
 White, W. *f*
 Woodburn, Geo. H. *f*

OWEN SOUND.

Christie, R. *f*
 Dobie, D. R. *f and l*
 Durie, Henry F. *f and l*
 Grigg, C. R. *f*
 McNab, — *f*
 Miller, R. B. *l*
 Pain & Allison *f and l*
 Price, George *f and l*
 Raven, J. P. *f*
 Spencer, George *f and l*
 Stephens, A. M. *f*
 Todd, Ed. *f*

PARIS.

Bullock, Joseph *f*
 Finlayson, I. *f*
 Hoey, James *f and l*
 Kay, John *f and l*
 Key, Wm. *f and l*
 Ryall, Thos. *f*
 Whitlaw, Charles, Fire Insurance

PEMBROKE.

Burritt, J. H. *l*
 Chamberlain, D. C. *f and l*
 Fortier, A. J. *f and l*
 Hunter, S. S. M. *f*
 Murray, Wm. *f*
 Perrett, H. W. *f and l*

PETERBOROUGH.

Cameron, Chas. *f and l*
 Cluxton, W. H. *f*
 Cox, George A. *f and l*
 Hartley, E. J. *f*
 Henderson, E. E. *f and l*
 Hill, W. H. *f and l*
 Hurley, Timothy *f and l*
 Rush, Henry *l*
 Thornton & Gibbs *l*
 Wilson & Morrison *f and l*

PICTON.

Boz, T. *f*
 Burley, E. W. *f and l*
 Gillespie, J. F. *f and l*
 Hough, G. L. *l*
 Hudgins, A. A. *l*
 Mastin, R. B. *l*
 Stafford, Henry *l*
 Williamson, W. H. *f and l*

PRESCOTT.

Bellamy, S. J. *l*
 Buckley, James, *f, l and m*
 Clint, James *f and l*
 Coates James *f*
 Dowsley, J. *f*
 Dowsley, M. *f*
 Whitney, Albert *f*
 White, H. B. *f*
 Willard, Harper *f*

ST. CATHARINES.

Camp, L. C. & Son, *f, l and a*
 Collard, L. H. *l and f*
 Dudley, Thomas *l*
 Eckhardt, W. H. *f*
 Grote, J. W. *f and l*
 Hellowell, H. M. *f*
 Hunt, H. G. *a*
 Jane, J. H. *l*
 Keating, J. W. *f*
 Kimmatt, R. *f*
 Leitch, Lanchlin *l and a*
 McCallum, Peter & Son *f and a*
 McCrae, A. M. *f*
 McGibbon, Walter *l*
 Potter, D. D. E. *f and l*
 Secord, P. *f and l*
 Weaver S. *l*

ST. MARY'S.

Birtch, N. E. *f and l*
 Butcher, Thomas *l*
 Carman, A. *l*
 Ford, Wm. N. *f*
 Freeman, C. *f*
 Harrison, James *l*
 Long, E. *f*
 McIntyre, G. H. *l*
 Swanson, David *f*
 Williams, W. *f*

ST. THOMAS.

Claris, George T. *f, l and m*
 Cook, J. W. *l*
 Fraser, Alex. *f*
 Martyn, J. P. *f*
 McIntyre, Arehibald *f*
 McKenzie, D. K. *f and l*
 Youmans, W. E. *f*

SARNIA.

Adams, Joshua *f*
 Barrie, J. B. *f and l*
 Cook, T. *f*
 Dalsiel, A. H. *f and l*
 Elliott, J. F. *l and a*
 Fleming, M. *l*

Gray, David Jr. *f*
 Hossie, D. *f*
 Mackenzie, Judge John A. *l*
 McDowall, J. A. *f, l and a*
 Palmer, R. C. *f*
 Poussett, H. M. *l*
 Saunders, M. A. *f*
 Watson, Frederick *f*
 Wright, Edward *f*

SEAFORTH.

Ballintyne, Wm. *l*
 Campbell, Wm. *l*
 Copp, Wm. *l*
 Fairley, J. *l*
 Henderson, Geo. *l*
 Holmsted, F. *f*
 McDougall, J. H. *l*
 Maren, Peter *l*
 Mellin, F. G. *l*
 Papst, C. W. *f*
 Radcliff, D. *l*
 Strong, Alonzo *f and l*
 Treland, A. H. *f*
 Watson, Jas. *f and l*
 Watson, W. N. *f, l and a*

SIMCOE.

Boyd, J. C. *f and l*
 Boyd, W. D. *f and l*
 Curtis, S. *f*
 Ford, U. *f*
 Nellis, T. R. *f and l*
 Roberts, W. *f and l*
 Ryerson, J. W. *f*

STRATHROY.

Allison, P. J. *f*
 Dickinson, R. *l*
 Frank, F. W. *f*
 German, C. S. *l*
 German, G. E. *f and l*
 Irwin, John, *f and l*
 Nicholson, H. *l*

THOROLD.

Gearin Bros. *f and m*
 Wilson & Bisgood *f, l and a*

TORONTO.

Armbrust, I. *l*
 Armstrong, H. D. P. *f*
 Baird, R. S. *l*
 Banks Bros. *f*
 Barnett & McMichael *f*
 Beavis, J. E. *f*
 Blogg, T. C. *f*
 Brandon, James *f*
 Camp, L. C. *f*
 Carlile, J. B. *l*
 Carr & Armstrong *f*
 Clarke, S. C. Duncan, Chief Agent Lancashire of England.
 Copeland & Fairbairn *f*
 Cromar, Alex. *l*
 Defoe, D. M. *f*
 Dennis, J. *f*
 Dixon, A. *f*
 Donaldson & Ruland *f*
 Earl, T. R. *l*
 Evans, H. W. *f*
 Flynn, Jos. *f*
 Gibbs, M. *f*
 Gilbert, A. H. *l*
 Gilmour, Isaac C. *f*
 Gooch, R. N. *f*
 Graham, Geo. *f*
 Harman, S. B. *f and l*
 Harper, R'd *l*
 Henderson, C. M. *f*

ONT., Toronto—Cont.

Henderson, J. D. *f*
 Henderson, Wm. *f*
 Hewlett & Bell *f*
 Higgins, D.
 Hime, H. L. & Co. *f*
 Howland, W. H. *f*
 Jarvis, H. R. *f*
 Jarvis, R. H. *f*
 Johnston, James & Co. *f*
 Kersterman, H. E. *f*
 Lee, W. A. & Son *f*
 Macdonald, J. K. *f*
 M'Gregor, Arch. *f*
 Matson, R. H. *f*
 Maughan, Kay & Banks *f*
 McCord, A. T. *a*
 McLean, Robert *f*
 Medland & Jones *f*
 Merritt, T. & H. K. *f*
 Millar, Jas. W. *f*
 Moffat & Co. *f*
 O'Hara, H. *f*
 Orr, W. H. & Sons, Managers, Aetna Life for Canada
 Pearson Bros. *f*
 Perry, A. D. *f*
 Perry, W. G. *f*
 Pringle, T. M. *f*
 Pringle, James *f*
 Pyke, G. J. *f*
 Rae & Watson *f*
 Reed, J. B. *f*
 Reed & Love *f*
 Scott & Wamsley *f*
 Shaw, Samuel Jr. *f*
 Sims, W. A. *f*
 Smith, F. I. *f*
 Smith, A. W. & J. E. *f and f*
 Smyth, Wm. J. *f*
 Thomas, Robt. *f*
 Walton & Osler *f*
 Walton & Lightbourne *f*
 Wickens & Evans *f, f and m*
 Williams & Lyon *f*
 Wood & McDonald *f*
 Wood, T. R. *f*

TRENTON.

Brickman, F. & M. *f and f*
 Hawley, A. W. *f*
 Hilton, R. *f*
 Jackson, Geo. *f, f and m*
 Keith, J. F. *f*
 Lawson, Geo. A. *f, f and a*
 O'Rourke, T. A. *f and f*
 Rose, John C. *f*
 Smith, C. W. *f and a*
 Stewart, J. H. *f*
 Stickle, A. W. & Co. *f, f and a*
 Urquhart, Angus *f*
 White, Geo. A. *f*
 Wilson, J. B. *f and f*
 Young, G. *f and a*

WALKERTON.

Dixon, Thos. *f*
 Klein, John *f*
 McNamara, M. *f and f*
 Stevens, Jabez *f*
 Stovel, C. W. *f and f*
 Tindall, W. *f and f*
 Watts, John *f*

WATERLOO.

Bowman, I. E. *f*
 Bruce, G. A. *f*
 Buckborough D. *f*
 Bechtel, B. E. *f*
 Colquhoun, F. *f*
 Cook, J. B. *f*
 Giesler, P. *f*
 Hachuel, C. A. *f*
 Haight, F. *f*
 Hendry, Wm. *f*
 Hespeler, J. *f*
 Hilliard, T. *f*
 Hodgins, W. *f*
 Hughes, J. B. *f*
 Lockie, James *f*
 Lockie, James S. *f*
 Marshall, W. J. *f*
 Marshall, W. *f*
 Raymoe, W. *f*

Roos, J. H. *f*
 Ruby, C. *f*
 Riddell, W. H. *f*
 Rockel, A. *f*
 Sanl, J. H. *f*
 Sims, P. H. *f*
 Stauffer, L. *f*
 Taylor, C. M. *f*
 Tilt, Thomas *f*
 Wegenast, Geo. *f*
 Winkler, J. H. *f*

WHITBY.

Bewett, W. H. *f*
 Fairbanks, Levi *f*
 Farquaherson, John *f and f*
 Gibson, Yoeman *f*
 House, W. R. *f*
 Johnson, W. H. *f and f*
 Long, James *f*
 Mudge, Fred *f*
 Pringle, W. B. *f*
 Taylor, C. *f*
 Taylor, H. B. *f and f*
 Yale, Wm. *f*

WINDSOR.

Bartlett, James *f*
 Connelly Bros. *f and f*
 Reynolds, R. A. *f, f, m and a*
 Morton, R. *f and f*

WOODSTOCK.

Beard, Chas. *f*
 Eden, George *f*
 Forsyth, H. C. *f*
 Hall, John *f and f*
 Hill, James M. *f and f*
 Knight & Brown *f and f*
 Martin, F. *f*
 Moffatt, H. *f*
 Parker, T. H. *f and f*
 Sawtell, R. W. *f and f*
 Scarff, J. S. *f*
 Wood, W. M. *f*
 Wadland & Webber *f and f*

PRINCE EDWARD'S ISLAND.**CHARLOTTETOWN.**

Arnand, F. H. *f*
 Carvell Bros. *f*
 Des Brisay, James *f and f*
 Fitzgerald, R. R. *f and f*

Hazard, Horace *f and f*
 Hyndman, F. W. *f, f and m*
 MacEachern, John *f and f*
 Mellish, John T. *f*
 Newbery, F. T. *f and f*
 Urquhart, A. S. *f and f*

SUMMERSIDE.

Massey, Hugh J. *f*
 Morris, Leonard *f and f*
 Staver, R. D. *f*

QUEBEC.**COATICOOKE.**

Adams, A. F. *f*
 Bullock, A. M. *f*
 Chagnon, H. C. H. *f*
 Cutting, Arthur H. *f*
 Fraser, John *f and f*
 Humphrey, S. B. *f, f and a*
 Penfield, Fred J. *f and f*
 Roy, A. B. *f*
 St. Pierre, George H. *f and a*

HULL.

Simon, D. C. *f, f and a*

JOLIETTE.

Boulet, Dr. M. S. *f, f and a*
 Derome, L. A. *f*
 Leprohon, R. M. *f*
 Provost, J. J. *f, f, a and m*
 Turgeon, L. P. H. *f, f and a*

LAUZON.

Bouchard, B. *f*
 Vien, G. S. *f and f and a*

LES EBOULEMENS.

Tremblay, J. A. *f and f*

LEVIS.

Lemieux, A. *f*
 Mercier & Co. *f*

Routhier, A. G. *f and l*
 Roy, J. E. *f*
 Thompson, Joshua *f*

MONTREAL.

Alexander, J. R. *l*
 Alley, F. E., General Insurance Agent.
 Ault, Chas. *l*
 Barthe, L. A. P. *l*
 Barton, C. D. *f*
 Boase, L. C. *l*
 Burke, David, Manager New York Life Ins. Co.
 Christmas, T. H., Manager Aetna Life Insurance Co.
 Boul, L. H. *f*
 Browning, A. *f and l*
 Davidson, Thos. *f*
 Denholm, Geo. *f*
 Denne, D. *f*
 Drayner, W. J. *l*
 Ermo, W. E. *l*
 Evans & McGregor, Mgrs. Canada Branch Commercial Union Assurance Company
 Evans, F. W. *f*
 Foster, Chas. C. *f*
 Gault & Tatley *f*
 Gillespie, Paterson & Co. *f*
 Gwilt, A. F. *f*
 Hadrill, A. W. *f*
 Hampson, Robt. *m*
 Hanson, Wm. *l*
 Hart, Gerald E. *f and l*
 Hart, Gerald E., Chief Agt. and Gen. Man. Citizens Ins. Co. of Canada
 Hubbard, A. I. *f and l*
 Johnson, C. R. G. *f*
 Johnson, H. J. *l*
 Joseph, W. J. *l*
 Kavanagh, Walter, Agent Scottish Union and National and Connecticut Fire.
 McHenry, Geo. H. *f*
 Macanay, R., Manager Sun Life Insurance Company
 Marling, J. W. *l*
 Molson, J. W. *f*
 Mudge, H. J. *f*
 Muir, Jas. G. *l*
 Paterson, R. McD. *f*
 Rae, J. *m*
 Ramsay, W. M. *l*

Rawlings, Edward, Managing Director Guarantee Co. of N. A., and Accident Ins. Co. of N. A.
 Rintoul, W. H. *f*
 Robertson, Wm., Manager for Canada of London and Lancashire Life Insurance Co., 47 St. John street
 Routh, J. H. & Co. *f and l*
 Simms, R. & Co. *f*
 Sinton, J. C. *f*
 Smith, G. F. C., Liverpool and London and Globe Insurance Company
 Stancliffe, F., Mang'r British Empire Life and Employers Liability Co's for Canada.
 Tatley, Wm., Chief Agent for Canada of Royal Ins. Co.
 Taylor Bros. *f*
 Tyre, Robert W., Manager Northern Assurance Co.
 Wood & Evans *f*
 Young, W. de L. *l*

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 Champion, C. P. *f and l*
 Grondin, I. *l*
 Drum, S. Wilson *l and a*
 Fraser, A. *m*
 Fraser, W. *f and l*
 Holloway, F. *f, l and m*

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 McPherson, W. M. *f*
 Mabony, T. H. *f, l and a*
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 McGie, Daniel *f*
 Morrisette, A. *f*
 Murphy, Owen & Nephew *f and m*
 Roy, Thomas *f*
 Sewell, H. H. *f and l*
 Smith, David *f*
 Strang, John *f*
 Thompson, D. C. *f*

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 Jarvis, J. A. *f and l*
 Leveque, Jos. *f*
 Roy, J. A. *f*
 Vandry, Jos. U. *f and l*

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 St. Germain, Jules *f*
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 Uccotte, V. B. *f*

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APPENDIX.

FIRE PROTECTION.

A COMPILATION SHOWING THE WATER SUPPLY AND FIRE APPLIANCES

OF THE

Cities and Villages of the United States.

CORRECTED TO JUNE 15, 1888.

APPENDIX.

FIRE PROTECTION AND WATER SUPPLY.

THE statistics of Fire Protection and Water Supply presented in the following pages are much more complete than in any previous issue of THE YEAR BOOK. Many places heretofore unreported were heard from, and their statistics are included, while the statistics of places heretofore reported have been carefully corrected. Every place in the country of importance has been communicated with, and the additions and corrections made in accordance with the reports received from them. The places in a given State having no fire protection are grouped together at the end of the statistics of that State. The names of the chief of the fire department, of the person in charge of the water-works, and of the city or town clerk is added in each instance, where they could be obtained, as a matter of convenience. Neither trouble nor expense have been spared in perfecting these important statistics, which are now presented for the tenth consecutive year. Each year we have endeavored to improve upon the report of the preceding year, and the additions made in the present issue are more numerous and important than ever before. It is not necessary to comment on the value to fire underwriters of the information contained in these pages, but we desire to say that if there are omissions or errors in the reports from the different States, it is not our fault. Only those who have attempted to gather information of this kind can fully appreciate the indifference with which their requests are met in many instances, and the degree of persistency required to attain success in the end.

In giving the population of the different places, we have consulted the best authorities available.

Plain figures indicate that the population is given as stated in the census of 1880.

* indicates that the population is estimated by a responsible person, usually the city official who furnishes the fire protection report.

† indicates that the population given is in accordance with the school census taken in 1885.

This portion of THE YEAR BOOK is printed as an "Appendix" to enable us to keep the department open for corrections to the last possible moment. As a matter of fact, such corrections were inserted as late as June 15. A few places reporting subsequent to that date are placed at the end of the department under the head "Addenda."

We desire to extend our thanks to each and every person who has aided us in collecting these statistics, either by filling our blanks, making suggestions, or otherwise.

THE SPECTATOR COMPANY.

ALABAMA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Anniston, Calhoun Co., population *10,000; buildings, stores all new, two and three story brick; metal roof, without intermediate fire walls; dwellings, frame, shingle roof mostly; department consists of 3 hose carriages, 1500 feet hose; 1 other like apparatus belongs to the Anniston cotton mill company; 1 large Babcock extinguisher, with 50 feet of hose. Chas. M. Noble.

WATER SUPPLY—Private corporation; reservoir of 350,000 gallons capacity, elevated about 200 feet; pressure 95 pounds to square inch; reservoir supplied from a well by engine; hydrants. H. B. Rudisill, W. H. Jeffers.

Athens, Limestone Co., population 1011; houses are brick and frame, one and two stories; no department; 2 chemical hand extinguishers.

WATER SUPPLY—Springs and wells. C. W. Raister, Mayor; B. L. Allen, Town Clerk.

Birmingham, Jefferson Co., population *45,000; paid department; 11 horses; 2 steam fire engines; 1 hook and ladder truck; 3 hose carriages; 3000 feet hose. Ferdinand Neville.

WATER SUPPLY—Water-works; 2 reservoirs, 4,000,000 gallons capacity, supplied by pumps from creek; gravity pressure 160 feet elevation, 55 pounds pressure; 25 miles street mains; 58 double hydrants. Major Willis J. Milner, H. U. McKinney.

Clayton, Barbour Co., population 1200; buildings, brick and wood, one and two stories; department, volunteer, consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 600 feet cotton hose; value of apparatus and supplies, \$6000; 50 members; bell alarm. W. J. Ward.

WATER SUPPLY—Cisterns. B. T. Roberts, Town Clerk.

Dadeville, Tallapoosa Co., population 1000; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one story; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$300; 1 building, annual rent, \$30, value, \$300; membership 35, all volunteer; annual expenses, \$50; bell alarm. Chief selected by company.

Report of 1887.

Decatur, Morgan Co., population *21,000; 1 chemical engine, double cylinder, 80 gallons each; 4 chemical extinguishers; 90 feet rubber hose, in poor condition.

WATER SUPPLY—Stand-pipe; 41 miles pipe; diameter, 4 to 30 inches; 410 hydrants; pressure, 65 to 120 pounds. Geo. A. Ellis, J. R. Stuart.

Demopolis, Marengo Co., population *2000; buildings, brick and wood, one and two stories; department consists of 2 Babcock extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$2000; 55 members, volunteers; annual expenses, \$100; bell alarm. E. B. McCarty.

WATER SUPPLY—Artesian well; 1½ miles street mains. D. F. Prout, City Clerk.

Eufaula, Barbour Co., population *5500; fire-works ordinance; 2 steam fire engines; 1 hand engine in reserve; 2200 feet good cotton hose; 1000 feet good rubber hose in reserve; 5 hose carriages; 1 hook and ladder truck; 200 men, volunteers.

WATER SUPPLY—Pumped to stand-pipe from storage reservoirs; 6½ miles mains; diameter, 4 to

10 inches; 50 hydrants; pressure, 65 pounds. R. H. Walker.

Report of 1887.

Etawh, Greene Co., population 1200; area 640 acres; frame and brick buildings, one and two stories; hook and ladder truck; bell alarm. E. C. Meredith.

WATER SUPPLY—Wells. E. Wilson, Mayor.

Florence, Lauderdale Co., population *2000; buildings, brick and wood, three stories; fire apparatus to be purchased.

WATER SUPPLY—Water-works; gravity system; Blake pumps, capacity 2,000,000 gallons; 2½ miles street mains; 6 hydrants, pressure 50 pounds. Wm. H. Brundye, James Burtwell.

Gadsden, Etowah Co., population *4000; fire company consists of 50 men; 1 hand engine; 5 hose carts; 1 hook and ladder truck; 2000 feet rubber hose. W. P. Lay.

WATER SUPPLY—Water-works consists of two pumping engines of 1,000,000 gallons capacity each 24 hours; reservoir with 2,000,000 gallons of water; reservoir pressure in city of 71 pounds to square inch; pump pressure 110 pounds to square inch; 6 miles of mains; 50 hydrants. W. G. Brockway, John L. Daughdrill.

Greensboro, Hale Co., population 1833; 1 hook and ladder truck with chemical extinguishers; 25 men, volunteers.

WATER SUPPLY—Wells.

Report of 1887.

Greenville, Butler Co., population *3000; area 2600 acres; fire limit, 40 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one story; department consists of 1 chemical engine and chemical hand extinguishers, 1 hook and ladder truck; 200 feet rubber hose, in good condition; value of apparatus and supplies, \$3000; membership, 85, all volunteers; annual expenses, \$450; bell alarm. Chief elected by department and confirmed by city council. J. O. Bryan.

WATER SUPPLY—Wells. J. J. McMullan, City Clerk.

Huntsville, Madison Co., population *5500; area, 640 acres; fire limit, 300 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood and brick, one and a half and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 2 mules; 500 feet rubber hose; 500 feet fabric hose; 300 feet leather, in good condition; 2 horses; value of apparatus and supplies, \$7500; 1 building owned by department, value \$6000; membership, 45; 2 full paid, 1 part paid; annual expenses, \$1500; bell alarm; chief elected by Mayor and Aldermen. John P. Spence.

WATER SUPPLY—Pumping and reservoir; 9 miles street mains; diameter of pipes, 12 to 4 inches; 35 hydrants; pressure now, 40 pounds; expenses water department, \$2800. B. W. Blake.

Jacksonville, Calhoun Co., population *1300; 1 fire company and 1 hook and ladder company (colored); good hose carriage; 600 feet of rubber hose, nearly all new. J. O. Campas.

WATER SUPPLY—Water-works, large reservoir, 12 hydrants. J. P. Trinett, Town Clerk.

ALABAMA—Continued.

Marion, Perry Co., population *2074; fire limit, 50 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$1500; 1 building owned by department, value \$150; annual expenses, \$85; bell alarm. Chief elected by department. Wm. Sherrard.

WATER SUPPLY—Wells, 1000 gallons daily capacity. R. Yeatman, City Clerk.

Mobile, Mobile Co., population *40,000; fire limit, 8060 acres; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two, three and four stories; department consists of 7 steam engines, 1 chemical engine, 1 hook and ladder truck, 7 hose carriages; siamese couplings, 5100 feet of hose, in good condition; 25 horses; value of apparatus and supplies, \$60,000; value of buildings owned, \$15,000; membership, 1200, 17 paid; fire alarm telegraph, 39 street boxes. Chief elected by city council; fire patrol incorporated and supported by insurance companies; salvage corps. Matt. Sloan.

WATER SUPPLY—Reservoir, supplied by steam pump; 14 miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 6 inches; 360 hydrants; new water-works, gravity pressure; will be completed this year; 25 miles of street mains; diameter of largest main, 24 inches; smallest, 6; hydrant pressure, 75 to 80 pounds. John Friend, John F. Summersell.

Montgomery, Montgomery Co., population *33,000; area, 2219 acres; fire limit, 425 acres; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick and wood, two and three stories; dwellings, brick and wood, one and two stories; department consists of 3 steam engines, 2 hand engines (unserviceable), 2 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings on hand, but not used; 2600 feet hose, good; 950 feet, poor; 16 horses; value of apparatus and supplies, \$35,800; 2 houses belonging to fire department, value \$15,000; one rented at \$300 per annum; 11 members of department paid full time, 360 volunteers; annual expenses, \$12,000; telegraph alarm, 10 street boxes. Chief elected by department. Wm. K. Jones.

WATER SUPPLY—3 reservoirs, supplied from the river, capacity 4,000,000 gallons daily; 13 cisterns, supplied from roofs, average 14,000 gallons per day; 1 stand-pipe, capacity 400,000 gallons, supplied by artesian wells, capacity 3,000,000 gallons daily; 43 miles street mains and supply pipes; diameter 4 to 24 inches; 275 hydrants; pressure, 50 to 120 pounds. W. F. Ellis, Jr.

Opelika, Lee Co., population 3310; buildings, brick and wood, one and two stories; department consists of 1 steam engine, 1 hose carriage; 700 feet cotton hose; value of apparatus and supplies, \$3000; 25 members, volunteer, 1 engineer paid part time; expenses in 1887, \$200; bell alarm. Charles Shaeffer.

WATER SUPPLY—5 cisterns. B. F. Coleman, Jr., City Clerk.

Oxford, Calhoun Co., population 780; mercantile buildings, brick, two stories; dwellings, frame, one story; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose, good; value of apparatus and supplies, \$500; membership, 25 to 50, volunteers; bell alarm. W. A. Orr.

WATER SUPPLY—Wells.

Prattville, Autauga Co., population 1100; 1 hand engine; 1 hose carriage; 100 feet good hose; 50 men, volunteers.

WATER SUPPLY—3 reservoirs, supplied by large creek, also rotary pumps.

Report of 1887.

Selma, Dallas Co., population *10,030; 1 steam engine; 2 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 1600 feet hose in good condition; 1000 feet poor; 5 fire wardens (act as patrol); 75 volunteers; 6 horses. John G. Norris.

WATER SUPPLY—Water-works; reservoir, capacity 260,000 gallons; tower, 120 feet high; capacity 160,000 gallons; 2 artesian wells, with estimated capacity every 24 hours of 1,000,000 gallons; pressure from stand pipe, 65 pounds; 12½ miles of street mains, 4 to 12 inches; 108 double hydrants. Thos. K. Gatchel, A. J. Goodwin.

Talladega, Talladega Co., population 1233; fireworks ordinance; mercantile buildings, brick three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$500; 1 building owned, value \$1000; 1 rented, annual rent \$300; membership, 75; 25 full paid, 25 part paid; annual expenses, \$3000; bell alarm. E. R. Jacobs.

WATER SUPPLY—Direct pressure from spring. Talladega Gas and Water Company in charge. G. A. Joyner, Town Clerk.

Troy, Pike Co., population *3400; 1 chemical engine; 1 steamer; 1 hook and ladder truck; 1300 feet good hose; volunteer department, 70 men. E. Jackson.

WATER SUPPLY—4 cisterns, supplied by steam pumps. Perry Davis, A. C. Worthy.

Tuscaloosa, Tuscaloosa Co., population *5000 area, 630 acres; fire limit, 6 squares; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, wood and brick, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 225 feet rubber hose, in good condition; value of apparatus and supplies, \$1000; 1 building owned by city, value \$3000; membership, 25, all volunteers; bell alarm.

WATER SUPPLY—Wells; 6 cisterns supplied from roofs; water-works now building; direct pressure system; Jeter & Boardman in charge. A. P. Hogan, City Clerk.

Tuskegee, Macon Co., population *2500; 1 chemical engine; 1 hook and ladder truck; 100 feet rubber hose, good; 60 men, volunteers.

WATER SUPPLY—Private wells and reservoirs. Report of 1887.

Union Springs, Bullock Co., population 1060; area, 960 acres; fireworks ordinance; mercantile buildings, brick, height one story; dwellings, wood, one story; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck (not used); 2 hose carriages; siamese couplings used; 1300 feet rubber hose, in good condition; heater connected with steamer, value \$150; value of apparatus and supplies, \$4000; 100 volunteers; annual expenses \$300; bell alarm. Chief elected by members and approved by Mayor and council. B. T. Ely.

WATER SUPPLY—3 cisterns, supplied from roofs of buildings, capacity 30,000 gallons daily. P. L. Cowan, Town Clerk.

Uniontown, Perry Co., population *2000; 1 hook and ladder truck; no organized department.

WATER SUPPLY—150 cisterns; 1 cistern, 75,000 gallons; artesian well in course of construction. R. A. White, City Clerk.

The following places have no fire protection: Brewton, Escambia Co., population *1300; 8 flowing wells. Columbia, Henry Co., population *1500. Florence, Lauderdale Co., population *2000. Livey, Lee Co., population *2224. Tusculum, Colbert Co., population *1369. Whistler, Mobile Co., population *1333.

ARIZONA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Phoenix, Maricopa Co., population 1708; buildings, brick, one story; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, good; value of apparatus and supplies, \$7000; 100 members; expenses in 1887, \$780; bell alarm. F. M. Czarowski.

WATER SUPPLY—Canals, wells and water-works. J. J. Gardner, Frank Baxter.

Prescott, Yavapai Co., population *1856; 2 hose carriages; 1 hook and ladder truck.

WATER SUPPLY—Reservoir, capacity 3,000,000 gallons, and pumps with hydrants all over the town; good pressure.

Report of 1887.

Tombstone, Cochise Co., population 973; buildings, frame and adobe, one story; department

consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 2400 feet good rubber hose; value of apparatus, \$15,000; 100 members, volunteers; total expenses in 1886, \$1000; bell alarm.

WATER SUPPLY—Reservoir, 400 feet above city. J. W. Clarke.

Report of 1887.

Tucson City, Pima Co., population *8000; department consists of 1 hook and ladder truck, 2 hose carriages, 1000 feet cotton hose, good; 70 members, volunteers. D. J. Boleyn.

WATER SUPPLY—Street mains, supplied from valley. —, Waits.

Yuma, Yuma Co., population 1200; no fire protection.

ARKANSAS.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Batesville, Independence Co., population 1700; buildings, stone and wood, one and two stories; department consists of 1 hand engine, 300 feet hose, new.

WATER SUPPLY—Wells and streams through town. J. E. Rosebrough, Town Clerk.

Dardanelle, Yell Co., population 1600; buildings, frame, one story; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages, 500 feet rubber hose, good; 500 feet linen hose, good; value of apparatus and supplies, \$734; 45 members, volunteers; annual expenses, \$25; bell alarm. J. A. Wilson.

WATER SUPPLY—Water-works; gravity system; 700 yards mains; 7 hydrants. W. E. DeLong, C. H. McGuire.

Fayetteville, Washington Co., population 3000; buildings, brick and wood, two and three stories; 2 hook and ladder trucks; value of apparatus and supplies, \$700; 60 members; bell alarm. J. F. Mayes.

WATER SUPPLY—Wells and cisterns. J. L. Dickson.

Fort Smith, Sebastian Co., population *15,000; 1 hook and ladder truck; 3 hose carriages; 1500 feet best rubber hose; 125 men, volunteers; electric alarm. J. J. Little.

WATER SUPPLY—Water-works; reservoir; direct pressure. Fort Smith Water Co. Chas. Eberle, City Clerk.

Helena, Phillips Co., population *5000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 1700 feet good hose; 4 men paid full time, 1 paid part time; 100 volunteers; 2 horses. R. B. Higgins.

WATER SUPPLY—River, ditch, supplied from springs; stationary engine, 60 horse power; 1700 feet street pipes; hydrants. J. P. Duncan, J. O. Baguree.

Hope, Hempstead Co., population *2162; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department con-

sists of 1 hook and ladder, 1 hose reel; 1 building used. O. W. Murray.

WATER SUPPLY—Well, water-works; 4 miles of mains; 6 hydrants; reservoir; water force by steam pump. W. P. Warwick, W. R. Fort.

Hot Springs, Garland Co., population 8000; 2 steam engines; 7 hose carriages; 1600 feet good rubber hose, 1250 feet good cotton hose; 65 men, volunteers; 4 horses. A. J. Walsh.

WATER SUPPLY—Water-works and 60 double hydrants; pressure in street mains 116 pounds to the foot. A. N. Sire, M. McKeogh.

Little Rock, Pulaski Co., population *30,000; area, 2000 acres; fire limit, 135 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, one and two stories; department consists of 3 steam engines, 1 hook and ladder truck, 5 hose carriages; 4000 feet good rubber hose; 17 horses; value of apparatus and supplies, \$20,000; 1 building, value \$27,000; 175 volunteer members, 12 full paid; bell and telephone alarms. Chief elected by department. Michael Egan.

WATER SUPPLY—Direct pressure water-works; 14 cisterns, supplied by springs; 6 miles street mains and supply pipes; diameter, 6 to 12 inches; 80 hydrants; pressure, 75 pounds. Col. Ward, H. Clay Jones.

Malvern, Hot Spring Co., population 1200; limited fire protection; hose connected with railroad company's tank; church-bell alarm.

WATER SUPPLY—Wells. W. W. Tannehill, Town Clerk.

Pine Bluff, Jefferson Co., population *8000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose, 500 feet poor; 1 man paid full time, 130 volunteers; 2 horses. H. K. White.

WATER SUPPLY—River and 5 cisterns. D. Archauffenburg, City Clerk.

ARKANSAS—Continued.

Van Buren, Crawford Co., population 2500; area, 700 acres; fire limit, 640 acres; mercantile buildings and dwellings, brick and frame, one and two stories; bell alarm; 4 chemical extinguishers. R. B. Creekmore.

WATER SUPPLY—Cistern and wells. A. M. Orrick, City Clerk.

The following places have no fire protection: Arkadelphia, Clark Co., population *1800. Camden, Ouchita Co., population 1503. Conway, Faulkner Co., population *1500. Jonesboro, Craighead Co., population *1700. Monticello, Drew Co., population *1500. Prescott, Nevada Co., population 1252.

CALIFORNIA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Alameda, Alameda Co., population *10,000; 2 hook and ladder trucks; 5 hose carriages; 4 chemical extinguishers (hand) and 4 Johnson pumps; 1600 feet rubber hose, 2400 feet cotton, good; 180 men, volunteers. F. K. Krauth.

WATER SUPPLY—Water-works, pump from artesian wells, 2 cisterns, 40,000 gallons capacity; 2 reservoirs, 700,000 gallons capacity; 25 miles of street mains and supply pipes; 90 hydrants. D. Linderman, J. Millington.

Anaheim, Los Angeles Co., population 1500; area, 2000 acres; mercantile buildings, brick and wood, one and two stories; dwellings, wood, one and two stories; department consists of 1 hose carriage, 1 hook and ladder truck; 450 feet good rubber hose; value of apparatus, etc., \$1000; 1 building owned; 20 volunteer members; bell alarm. Chief elected by town trustees; no chief at date of report.

WATER SUPPLY—Three-quarters of a mile of street mains, supplied by pumps; diameter of mains, 4 inches; 8 hydrants. A. Schneider, M. Neblung.

Antioch, Contra Costa Co., population *726; 1 hand engine; 1 hose carriage; 400 feet rubber hose; 55 men, volunteers. J. D. Wighman.

WATER SUPPLY—Tank, poor supply. C. A. Sweeney, Town Clerk.

Arcata, Humboldt Co., population 702; buildings, wood, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, \$1500; members, 34, volunteers; expenses in 1887, \$200; bell alarm. E. A. Denning.

WATER SUPPLY—Gravity system; one-half mile street mains; 10 hydrants, pressure 80 pounds. J. B. Ponleur, C. L. Parclu.

Auburn, Placer Co., population *1300; buildings, brick and wood one and two stories; department consists of 3 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, good; value of apparatus and supplies, \$1000; members, 42, volunteers; bell alarm. W. B. Houchen.

WATER SUPPLY—Direct pressure; 1 reservoir; 2 miles street mains; 100 hydrants, pressure 250 pounds. W. Birdsall, S. J. Pullen.

Bakersfield, Kern Co., population *2500; 1 steamer; 1 hand engine; 1 hook and ladder; 2 hose carts; 1000 feet rubber hose, 300 feet cotton hose; 155 men, volunteers. Chief elected by department. Louis W. Burr.

WATER SUPPLY—Water-works from pumping wells and tower; 5 miles of mains; 10 hydrants. W. H. Scribner, President.

Bemicia, Solano Co., population *3500; 2 hand engines; 2 hose carts; 1 hook and ladder; 1000 feet rubber hose; D. M. Harte.

WATER SUPPLY—Water-works; gravity pressure. Edgar A. Mizner, E. A. McDonell.

Berkeley, Alameda Co., population *2500; 1 hose cart; 500 feet rubber hose. A. H. Broad.

WATER SUPPLY—2 reservoirs, 400,000 gallons capacity; 10 miles street mains and supply pipes; 14 hydrants. A. Wellendorff. (See West Berkeley.)

Bodie, Mono Co., population 12712; 1 hook and ladder truck; 2 hose carts; 1000 feet rubber hose; value of apparatus, etc., \$4000; 175 volunteer members; annual expense, \$2600; bell alarm. James Glenn.

WATER SUPPLY—Wells and reservoir; direct pressure; $\frac{1}{4}$ of mile of street mains; 9 hydrants. Wilson Butler.

Calistoga, Napa Co., population 1200; buildings, brick and wood, one and two stories; department consists of 1 hose carriage, 500 feet cotton hose, good; value of apparatus and supplies, \$1200; 22 members, volunteers; bell alarm. W. T. Simmons.

WATER SUPPLY—Gravity pressure; 4 miles street mains; 12 hydrants; pressure, 73 pounds. W. F. Fisher, C. Jewell.

Cambria, San Luis Obispo Co., population *300; mercantile buildings, frame, two stories; wooden roofs permitted; dwellings, frame, one story; department consists of 1 hook and ladder truck, 100 feet rubber hose, good; 150 feet leather, good; value of apparatus and supplies, \$400; property, \$80,000; 20 members; annual expenses, \$50; bell alarm. Chief elected by company. Geo. W. Lull.

WATER SUPPLY—Wells, creek, and reservoir of 15,000 gallons, from which pipes are laid.

Chico, Butte Co., population *4200; area, 250 acres; fire limit, 75 acres; ordinance for investigating causes of fires; mercantile buildings, brick, one story; shingle roofs permitted; dwellings, wood, one and two stories; department consists of a steam engine, 1 hand engine, 5 hose carriages; siamese couplings used; 3000 feet rubber hose, good; 2200 cotton, new; value of apparatus and supplies, \$10,000; 1 building owned, value \$6000; 1 building rented, \$360 per year; 160 members, all volunteer; annual expenses, \$2000; bell alarm. Chief elected by members. J. O. Rusly.

WATER SUPPLY—Holly system; 14 cisterns; capacity of each, 15,000 gallons daily; diameter of mains, 6 to 8 inches; 52 hydrants; water pressure, 100 pounds. G. W. Dorn, C. G. Warren.

Cloverdale, Sonoma Co., population *800; buildings, stone and brick, one and two stories; department consists of 6 chemical extinguishers, 1 hose carriage, 500 feet rubber hose, good; 100 feet cotton, good; value of apparatus and supplies, \$600; 35 members, volunteers; bell alarm. G. Cameron.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, capacity 300,000 gallons; Worthington pumps, 30,000 gallons; 4 miles street mains; 17 hydrants, pressure 65 pounds. Carl Ludwig.

Colton, San Bernardino Co., population 878; 1 hose carriage; 200 feet rubber hose.

WATER SUPPLY—Supplied by railroad and from irrigating ditch. W. W. Wilcox, Town Clerk.

Columbia, Tuolumne Co., population 700; 2 hand engines; 2 hose carriages; 250 feet good rubber hose; 500 feet good leather hose, and 250 feet poor; volunteer department, 90 men.

WATER SUPPLY—7 cisterns and 2 reservoirs; gravity pressure; 5 miles of mains. G. Wingo.

Colusa City, Colusa Co., population *2800; brick and frame buildings, one and two stories; 1 hand engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose, 250 feet poor; value of apparatus, etc., \$1800; 35 men, 7 paid full time, 28 volunteers; bell alarm. J. Grover.

WATER SUPPLY—Water-works, gravity pressure; 4 miles street mains; 17 hydrants; 20 pounds pressure; tank, 50 feet high, capacity 40,000 gallons; new pump and tank now being put in, capacity 70,000 gallons. J. B. Cooke, J. McAmis.

Dutch Flat, Placer Co., population *1000; 1 hose cart; 300 feet cotton, new; 600 feet leather hose, old; volunteer department, 40 men. Wm. Baker.

WATER SUPPLY—Water-works from flume; gravity pressure 100 pounds. J. T. Coffin.

Eureka, Humboldt Co., population *8000; area, 700 acres; fire limit, 75 acres; mercantile buildings, brick and wood, one and three stories; shingle roofs permitted; dwellings, frame, one to two stories; department consists of 2 steam engines, 1 hand engine, 4 hose carriages; siamese couplings used; 2000 feet rubber hose, 2200 feet cotton, 500 feet leather; value of apparatus and supplies, \$18,550; 3 buildings owned, value \$5000; membership, 100, 4 paid men; bell alarm. Chief elected by members. N. G. Lindsay.

WATER SUPPLY—Pumping system into reservoirs; 12 cisterns; capacity, 403,000 gallons daily; 31,600 feet street mains; diameter of largest, 10 inches; smallest, 1 inch; 6 hydrants; water pressure, 50 pounds. H. L. Ricks, E. C. Boustell.

Folsom City, Sacramento Co., population 1000; 1 hook and ladder company.

WATER SUPPLY—Reservoir and small pipes.

Fresno, Fresno Co., population *7500; 2 steam engines; 1 hand engine, 2 hose carts; 1 hook and ladder truck; 2 chemical extinguishers; 1750 feet new cotton hose; 78 volunteer members. A. H. Cummings.

WATER SUPPLY—Artesian wells, 20 miles pipes, 30 hydrants, 4 cisterns. W. B. Dennett, Town Clerk.

Gilroy, Santa Clara Co., population *2500; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose, 300 feet leather, good, and 200 feet poor; 117 men, volunteers. Louis Loupe.

WATER SUPPLY—Water-works, 7 hydrants, 1 reservoir, 6 cisterns, 10,000 gallons capacity. John Norris, W. R. Pyle.

Grass Valley, Nevada Co., population 7000; area, 360 acres; fire limit, same; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one and a half stories; department consists of 1 hook and ladder truck, 5 hose carriages; 700 feet rubber hose, good; 50 feet poor; 860 feet leather, good; 150 feet poor; value of apparatus and supplies, \$4500; two buildings owned, value \$3500; membership, 50, 5 paid; expenses in 1887, \$700; bell alarm. Chief elected by members. W. H. Freeman.

WATER SUPPLY—3 reservoirs, capacity 12,000,000 gallons daily; 3½ miles street mains; diameter of

largest, 20 inches; smallest, 6 inches; 65 hydrants; water pressure, 150 pounds. J. J. Dorsey, A. B. Brady.

Hanford, Tulare Co., population *1200; 1 hook and ladder truck; 1 hose cart; 500 feet rubber hose; Report of 1887.

Haywards, Alameda Co., population 1500; area, 1200 acres; fire limit, 1000 acres; ordinance for investigating causes of fires; frame buildings, two stories; shingle roofs permitted; no department at present, but about to reorganize; annual expenses about \$5 a year for the chief.

WATER SUPPLY—Cisterns; six around one block. Report of 1887.

Healdsburg, Sonoma Co., population *1900; area, 640 acres; fire limit, same; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, one story; department consists of 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose, good; value of apparatus and supplies, \$2200; building rented; annual rent, \$60; value, \$500; 42 members; all volunteers; total expense in 1885, \$200; bell alarm. Chief elected by members.

WATER SUPPLY—1 reservoir, supplied by springs; pumping system; 2 miles street mains, diameter 6 inches; 11 hydrants.

Report of 1887.

Hollister, San Benito Co., population *2000; area, 200 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, one and two stories; wooden roofs prohibited; dwellings, wood, one and two stories; department consists of 2 chemical fire extinguishers, 1 hook and ladder truck, 3 hose carriages, 1300 feet rubber hose, good; 200 feet leather, good; 800 members, all volunteer; bell alarm. Chief elected by companies. Wm. Eastman.

WATER SUPPLY—1 reservoir of 300,000 gallons capacity daily; direct pumping and gravity pressure; 3 miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 31 hydrants; water pressure, 48 pounds; water-works owned by private corporation. W. S. McMarty, F. Black.

Irrington, Alameda Co., population *500; buildings, brick and wood, one and two stories; department consists of 1 hose carriage, 200 feet cotton hose, good; 20 members, volunteers. H. Weston.

WATER SUPPLY—Water-works, gravity system. H. Crowell, Wm. Mack.

Jackson, Amador Co., population 1300; frame and brick buildings, one and two stories; 1 hose carriage; 250 feet poor rubber hose.

WATER SUPPLY—1 mile street mains; diameter 2 to 6 inches; 7 hydrants.

Report of 1887.

Livermore, Alameda Co., population *2500; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; siamese couplings used; 800 feet linen hose, good; 200 poor; value of apparatus and supplies, \$1570; 1 building in use, owned by city, value \$1000; membership, 50, paid by town; bell alarm. Chief elected by board of trustees. A. W. Bradshaw.

WATER SUPPLY—3 reservoirs, supplied from streams; diameter of mains, 3 to 8 inches; 1 well, steam pump; 10 hydrants. J. A. Ward, D. M. Conners.

Los Angeles, Los Angeles Co., population *50,000; fire limit, 360 acres; brick and frame buildings; 4 steam fire engines; 6 chemical hand extinguishers; 1 hook and ladder truck; 6 hose car-

CALIFORNIA—Continued.

riages; 5800 feet good rubber hose, 500 feet poor; 6 horses; value of apparatus, etc., \$15,000; expenses in 1886, \$11,500; electric alarm.

WATER SUPPLY—River, gravity pressure; 15 miles street mains; diameter, 4 to 36 inches; 76 hydrants, pressure 80 pounds; annual expenses of water department, \$30,696.64. W. J. Kelley.

Report of 1887.

Los Gatos, Santa Clara Co., population 1200; buildings, wood, one and two stories; department consists of 1 hose carriage; 300 feet cotton hose, good; value of apparatus and supplies, \$500; 25 members, volunteers; bell alarm. E. J. Crandall.

WATER SUPPLY—Water-works, gravity pressure; 3 reservoirs; 3 miles street mains; 4 hydrants, pressure 150 pounds. W. D. Tisdale. A. E. Wilder.

Madera, Fresno Co., population 1600; 1 hand engine; 1 hose cart; 500 feet rubber hose; 40 volunteers. E. E. Vincent.

WATER SUPPLY—Water supply, from flume.

Martinez—Contra Costa Co., population 1500; area, 400 acres; frame buildings, two stories; 50 volunteer members; 1 hook and ladder truck; 4 fire extinguishers; 1 hose carriage; 400 feet hose. E. H. Ludden.

WATER SUPPLY—Wells and steam pumps; D. R. Thomas, owner. G. T. Bush.

Marysville, Yuba Co., population 4321; brick and frame buildings, two stories; 3 steam engines; 1 hook and ladder truck; 5 hose carriages; 2100 feet good rubber hose; value of apparatus, etc., \$15,000; 13 men paid; expenses for 1887, \$4000; bell alarm. L. C. Williams.

WATER SUPPLY—Water-works; 23 reservoirs; gravity pressure; 15 hydrants. L. H. Babb, F. E. Smith.

Merced, Merced Co., population 2500; 1 steam fire engine; 1 hand fire engine; 1 hook and ladder truck; 2 hose carts; siamese couplings used; 1400 feet rubber hose; value of apparatus, etc., \$9000; 1 building used; membership, 50; annual expenses, \$300; bell alarm. J. G. Elliott.

WATER SUPPLY—Wells and cisterns; 6 hydrants; annual expenses of water department, \$200. J. Naffiger, J. Myall.

Mission San Jose, Alameda Co., population 246; buildings, wood, one story; shingle roofs; department consists of 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose, good; value of apparatus and supplies, \$500; members, 30, volunteers; bell alarm Jas. Stanley.

WATER SUPPLY—Reservoir, capacity 100,000 gallons; direct pressure; one-half mile street mains; 12 hydrants. J. Gallegos.

Modesto, Stanislaus Co., population 3000; 1 hook and ladder truck; 3 hose carts; 2 chemical extinguishers (hand); 700 feet rubber hose, good; 800 cotton, new; 65 volunteers. J. Hamilton.

WATER SUPPLY—Tanks, 100,000 gallons capacity; pump power and connections sufficient to pump three full streams; gravity pressure; 2 hydrants. S. Rogers, R. McHenry, Trustees; S. B. Farish.

Monterey, Monterey Co., population 1400; buildings, wood, one and two stories; department consists of 1 hose carriage; 600 feet cotton hose, good; 25 volunteer members; bell alarm. J. A. Smith.

WATER SUPPLY—Direct pressure; 1 reservoir, capacity 13,000,000 gallons; 11 hydrants, pressure 100 pounds. I. J. Skinner, W. J. Towle.

Mott, Siskiyou Co.; buildings, wood, two stories; no fire department.

WATER SUPPLY—Steam pumps, 10-horse power, and direct pressure; 1 mile street mains; 12 hydrants.

Napa City, Napa Co., population about 6500; area, 1080 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and two stories; 1 hand engine; 8 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose; 100 feet linen; 2500 feet cotton; 2 buildings in use, owned by city; 130 members, all volunteers; fire alarm telegraph. T. M. Brown.

WATER SUPPLY—River, 3 cisterns, 43 hydrants, supplied by reservoir; pressure, 45 pounds. T. R. Parker.

Naperville, Du Page Co., population 3000; area, 640 acres; fire limit, 40 acres; causes of fires investigated; mercantile buildings, brick, wood and stone, two stories; wooden roofs permit outside fire limit; dwellings, wood and brick, two stories; department, 1 steamer, 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 1000 feet rubber hose, good; no horses; value of apparatus and supplies, \$6000; value of buildings used, \$1000; 80 members, volunteers; annual expenses, \$300; bell alarm. Chief elected by village council. Joseph Eggerman.

WATER SUPPLY—Wells, river and spring brooks. Thos. W. Saylon, Town Clerk.

Nevada City, Nevada Co., population 5500; area, 640 acres; fire limit, 15 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one and a half stories; department consists of 5 hose carriages; siamese couplings used; 2000 feet hose, good; value of apparatus and supplies, \$6000; 3 buildings owned, value \$6000; 70 members, all volunteers; annual expenses, \$1200; bell alarm. Chief elected by members. J. J. Jackson.

WATER SUPPLY—3 reservoirs, supplied from river, capacity, 1,000,000 gallons daily; gravity system; 3 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 41 hydrants; 212 feet pressure. J. E. Brown, R. E. Robinson.

Nipomo, San Luis Obispo Co., population 400; buildings, wood, one and two stories; department consists of buckets and hose; bell alarm.

WATER SUPPLY—Gravity system; 1 reservoir; 55,000 feet street mains. I. B. Thayer.

North San Juan, Nevada Co., population 700; 2 hose carts; 1200 feet cotton hose; 42 members, volunteers.

WATER SUPPLY—Water-works; gravity pressure, 125 pounds.

Oakdale, Stanislaus Co., population 1000; 1 hook and ladder truck; 1 hose cart; 500 feet rubber hose; 40 volunteer members. H. F. Larrabee.

WATER SUPPLY—Water-works. Thos. Roberts.

Oakland, Alameda Co., population 55,000; area, 4833 acres; fire limit, 44 acres; causes of fires investigated; brick and frame buildings, two to four stories; department consists of 5 steam engines, 8 chemical hand extinguishers, a hook and ladder trucks, 6 hose carriages, 1500 feet rubber and 4000 feet cotton hose, good; 21 horses; value of apparatus and supplies, \$30,835; 4 buildings owned, value \$13,000; one rented at \$300 per year; 66 members; full paid members, 17; paid part, 49; expenses in 1887, \$33,280; Gamewell fire alarm, 48 street boxes. Chief elected by city council. J. Moffitt.

WATER SUPPLY—Water-works; gravity pressure; lake; 2 cisterns; capacity, 5,000,000 to 7,000,000 gallons daily; 148 miles street mains; diameter of largest, 36 inches; smallest, 3 inches; 210 hydrants; pressure, 25 to 60 pounds. A. Chabot, A. C. Henry.

Oceanside, San Diego Co.; buildings, brick and wood, one and two stories; 31 members; gun alarm. W. R. Soe.

WATER SUPPLY—Direct pressure; 1 reservoir. A. J. Meyer.

Oroville, Butler Co., population *2000; area, 640 acres; fire limit, 500 acres; fire company investigates causes of fires; mercantile buildings, brick, one and two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 hook and ladder truck, 1 chemical extinguisher, 2 hose carriages, 1800 feet rubber hose; value of apparatus and supplies, \$2000; 1 building owned, value, \$5000; 70 members, all volunteers; bell alarm. Chief elected by department. E. W. Fogg.

WATER SUPPLY—Reservoir and hydrants; 155 feet natural pressure through 8-inch mains. E. W. Fogg.

Petaluma, Sonoma Co., population *5326; area, 1440 acres; fire limit, 9 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 1500 feet rubber hose, good; 1500 feet cotton; value of apparatus and supplies, \$7000; 2 buildings owned by city, value \$4000; annual expenses, \$450; bell alarm. Chief elected by members.

WATER SUPPLY—Reservoirs; gravity, capacity 2,000,000 gallons daily; 3 cisterns, capacity 300,000 gallons daily; 15 miles street mains; diameter 4 to 8 inches; 30 hydrants; pressure 65 pounds; annual expenses of water department, \$1800. F. P. Doyle. Report of 1887.

Placerville, Eldorado Co., population *2200; fireworks ordinance; mercantile buildings, brick, one and two stories; shingle roofs permitted; dwellings, frame, one and two stories; department consists of 2 hand engines, a chemical hand extinguishers, 2 hose carriages, 1200 feet cotton hose, good; value of apparatus and supplies, \$5000; 2 buildings owned, value \$3500; 80 members, volunteers; bell alarm. Chief elected by members. Rob Motzer.

WATER SUPPLY—2 reservoirs, capacity 500,000 gallons daily; gravity system; 12 cisterns, supplied from springs; 3½ miles street mains; diameter 3 to 7 inches; 18 hydrants; pressure 47 to 150 pounds. G. W. Barlow.

Pomona, Los Angeles Co., population *1500; 1 hose cart; 500 feet cotton hose; 35 men, volunteers. **WATER SUPPLY**—Water-works; gravity pressure; 5 miles street mains, 10 hydrants. Report of 1887.

Red Bluff, Tehama Co., population *3000; area, 1200 acres; fire limit, 120 acres; mercantile buildings, brick, two stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 1400 feet rubber hose, 500 cotton, good; value of apparatus and supplies, \$10,000; 3 buildings owned, value \$4000; 110 members, all volunteers; bell alarm. Chief elected by town trustees. — Bidwell.

WATER SUPPLY—Water-works; direct pumping and gravity pressure; 3 reservoirs, supplied by pump and creek; diameter of mains, 3½ to 12 inches; 30 hydrants; pressure, 20 pounds. C. Cadwallader. Report of 1887.

Redding, Shasta Co., population *1800; 1 hose cart; 500 feet cotton hose; 1 hook and ladder truck; 55 volunteers. B. F. Roberts.

WATER SUPPLY—Reservoir, supplied from river by pumps; pressure, 30 pounds. S. P. Fileman, F. C. Tiffin.

Redwood City, San Mateo Co., population *1500; 1 hand engine; 6 chemical extinguishers; 2 hose carriages; 1000 feet rubber hose; volunteer department, 35 men. G. W. Lovie.

WATER SUPPLY—Water-works; gravity pressure; 33 hydrants. J. S. Alter, J. W. Glennan.

Riverside, San Bernardino Co., population 4500; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage, 1000 feet cotton hose, good; value of apparatus and supplies, \$2000; 33 members, volunteers; bell alarm. J. N. Keist.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity 350,000 gallons; 3 miles street mains; 20 hydrants; pressure, 80 pounds. Z. T. Brown, A. S. Alkin.

Sacramento, Sacramento Co., population 28,000; area, 16,000 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 3 steam engines, a chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; 5880 feet rubber hose; 1355 feet cotton, good; 12 horses; value of apparatus and supplies, \$28,000; 5 buildings owned, value \$25,000; 38 members, 12 full paid, 26 part paid; annual expenses, \$27,000; fire alarm telegraph, 23 street boxes. Chief elected by commissioners. M. O'Mera.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, capacity 250,000 gallons; 28 miles street mains and supply pipes; diameter, 4 to 20 inches; 325 hydrants; pressure, 40 pounds; cost of maintaining water department in 1886, \$40,000. H. C. Wolf, E. H. McKee.

Saint Helena, Napa Co., population *2500; area, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, stone and brick, one and two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; 400 feet cotton, good; value of apparatus and supplies, \$1500; 1 building owned, value \$2300; 77 members, all volunteers; bell alarm. Chief elected by board of town trustees. R. B. Beel.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, supplied by streams, capacity 2,500,000 gallons daily; 4 miles street mains; diameter, 2 to 8 inches; 30 hydrants; pressure, 119 pounds. S. Ewer, J. V. Hain.

Salinas, Monterey, population *3000; area, 6400 acres; fire limit, 3840 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, one story; dwellings, frame, one story; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose, 1000 feet, poor; 300 feet leather, poor; value of apparatus and supplies, \$2000; 1 building owned, value \$3000; 90 members, all volunteer; annual expenses, \$200; bell alarm. Chief elected by companies. G. E. Lacey.

WATER SUPPLY—Tanks, filled by pumps from artesian well.

San Andreas, Calaveras Co., population *1400; 1 hand engine; 1 hose cart; 500 feet cotton hose, 400 feet leather; 45 members, volunteers.

WATER SUPPLY—Water-works; gravity pressure.

San Bernardino, San Bernardino Co., population *6000; brick and frame buildings, two stories high; wooden roofs not permitted within fire limits; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1500 feet good rubber hose, 400, poor; value of apparatus, etc., \$7000; 60 men, 58 volunteers; 2 paid full time; expenses in 1887, \$1500; bell alarm. Jas. G. Burt.

WATER SUPPLY—Cisterns, fed by artesian wells. B. B. Harris.

San Buenaventura, Ventura Co., population *3500; 2 hose carriages; 1 hook and ladder truck;

CALIFORNIA—Continued.

65 men, volunteers; 800 feet hose; 36 buckets. J. A. Donlon.

WATER SUPPLY—Water-works; gravity pressure; 6 miles mains; 6 hydrants. E. P. Foster, J. F. Newby.

San Diego, San Diego Co., population *30,000; mercantile buildings, brick, two to five stories; frame dwellings, one story; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2350 feet good hose; value of apparatus, supplies and building, \$9250; 120 permanent men paid; bell alarm. Chief elected by department. S. McDowell.

WATER SUPPLY—Water-works; 2 reservoirs; gravity; 9 miles street mains; diameter, 4 to 12 inches; 69 hydrants; pressure, 15 to 60 pounds; new water-works in course of construction. Joseph Flint, J. A. Thomas.

San Francisco, San Francisco Co., population *300,000; area, 27,000 acres; fire limit, 17,000 acres; ordinance for investigating causes of fires; mercantile buildings, brick, two to four stories; dwellings, wood, two to four stories; department consists of 15 steam engines, 5 hook and ladder trucks, 8 hose carriages, 1 fire boat; siamese couplings used; 25,000 feet good rubber hose; 80 horses; value of apparatus and supplies, \$120,000; 28 buildings owned, value \$350,000; 345 members, 98 full paid, 232 part paid; annual expenses, \$306,873.13; telegraph alarm, 188 street boxes. Chief elected by Board of Fire Commissioners; fire patrol supported by insurance companies. David Scannell.

WATER SUPPLY—Water-works; gravity pressure and pumping system; 9 reservoirs, capacity 16,000,000 gallons daily; 190 miles street mains; diameter, 3 to 20 inches; 1495 hydrants; pressure, 60 pounds. C. Elliott.

San Jose, Santa Clara Co., population *25,000; area, 2240 acres; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 4 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; 4500 feet rubber and 1000 feet cotton hose, good; 10 horses in use (not owned); value of apparatus and supplies, \$46,567; buildings, \$14,800; 40 members, 10 full paid, 30 part paid; annual expenses, \$16,522; electric alarm, private boxes. Chief elected by council.

WATER SUPPLY—3 reservoirs, supplied by springs; gravity system; 7 cisterns, capacity 75,000 gallons daily; diameter of mains, 3 to 13 inches; 114 hydrants; pressure, 25 pounds. W. J. Wilcox. Report of 1887.

San Juan, San Benito Co., population 484; buildings, brick and frame, one and two stories; 1 hook and ladder truck; 30 volunteers.

WATER SUPPLY—Wells. Report of 1887.

San Leandro, Alameda Co., population 1369; buildings, frame, 30 to 50 feet; wooden roofs permitted; department consists of 3 hose carriages, 2 ladders; 200 feet good linen hose; value of apparatus and supplies, \$1200; 29 members, paid part time; bell alarm.

WATER SUPPLY—Direct system; 3 miles mains; 11 hydrants; 50 pounds pressure. Report of 1887.

San Luis Obispo, San Luis Obispo Co., population 2243; area, 640 acres; fire limit, 96 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, one to three stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet good rubber hose, 500 feet cotton; value of apparatus and supplies, \$2000;

buildings, \$3000; 75 members, all volunteers; annual expenses, \$300; bell alarm. Chief elected by members. A. Kieran.

WATER SUPPLY—2 reservoirs, supplied by springs; gravity; 12 miles street mains and supply pipes; diameter, 5 to 7 inches; 21 hydrants; water pressure, 60 pounds. Martin Egan, R. Pollard.

San Mateo, San Mateo Co., population 932; buildings, brick and wood, two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, \$2000; 25 volunteer members; expenses in 1887, \$120; bell alarm. W. Brown.

WATER SUPPLY—Gravity system; 28 hydrants. A. Hayward, G. A. Bartlett.

San Rafael, Marin Co., population *3500, frame buildings, one and two stories; shingle and tin roofs; 1 hook and ladder truck; 4 hose carriages; 1800 feet good rubber hose; 750 feet poor; 1500 feet cotton, good; 250, poor; 58 volunteer members; bell alarm. A. T. Moorhead.

WATER SUPPLY—Reservoirs, 40,000,000 gallons capacity; direct pressure; 25 miles street mains, with hydrants every 300 feet; 75 pounds pressure; natural pressure of water will throw a stream 75 feet. R. Walter.

Santa Anna, Los Angeles Co., population 4000; brick and wood buildings, one and two stories; department consists of 1 chemical engine, 1 hook and ladder truck, 60 rubber buckets; 43 members; expenses in 1887, \$500; bell alarm. A. Forster.

WATER SUPPLY—4 tanks, supplied by steam pumps; direct pressure. W. H. Spurgeon, J. B. Fulkerson.

Santa Barbara, Santa Barbara Co., population *7500; area, 2560 acres; fire limit, 30 acres; fireworks ordinance; mercantile buildings, brick, one, two and three stories; wood dwellings, one to two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1600 feet good cotton hose, 250 feet good rubber, 260 poor; value of apparatus and supplies, \$6000; 60 members, all volunteers; total annual expenses, \$1000; bell alarm. Chief elected by firemen at city election. E. P. Poeder.

WATER SUPPLY—8 cisterns, reservoirs, Mission water-works; diameter of largest main or pipe, 7 inches; smallest, 2 inches; 25 hydrants; pressure, 75 pounds. A. W. Canfield, F. N. Guteniz.

Santa Clara, Santa Clara Co., population 2416; department consists of 1 hook and ladder truck, 2 hose carriages, 1 chemical engine, 6 chemical extinguishers; 1000 feet rubber hose, 600 feet cotton; 150 members, volunteers.

WATER SUPPLY—Water-works; gravity system; 8 miles mains; 30 hydrants.

Report of 1887.

Santa Cruz, Santa Cruz Co., population 7500; area, 1200 acres; fire limit, 600 acres; ordinance for investigating causes of fires; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one and a half stories; department consists of a hook and ladder truck, 5 hose carriages; 4000 feet good rubber hose, 500 feet good cotton; value of apparatus and supplies, \$4000; a buildings owned, value \$3500; 375 members, volunteers; expenses in 1887, \$1362; electric alarm, 12 boxes. Chief elected by companies and city council. J. Levers.

WATER SUPPLY—3 reservoirs, supplied by gravitation; capacity, 250,000 gallons; 18 miles street mains; diameter, 3 to 8 inches; 60 hydrants; water pressure, 45 pounds. W. H. Bias.

Santa Rosalia, Sonoma Co., brick buildings, one and two stories; department consists of 1 steam

engine, 1 hook and ladder truck, 3 hose carriages; 1700 feet good cotton hose, 1000 feet good leather hose; value of apparatus and supplies, \$7000; 90 members, 3 paid full time; expenses in 1887, \$4500; bell alarm. H. Baker.

WATER SUPPLY—Water-works; direct pressure; 2 reservoirs; 40 miles street mains; 32 hydrants; pressure 60 pounds. M. L. McDonald, C. A. Hoffer.

Santa Rosa, Sonoma Co., population 3616; area, 2000 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet new cotton hose, 500 old leather; value of apparatus and supplies, \$400; 1 building owned, value \$2000; 60 members, volunteer; annual expenses, \$500. Chief elected by companies.

WATER SUPPLY—Reservoirs; gravity; 15 miles street mains; 23 hydrants; pressure, 56 pounds. B. Rue.

Report of 1887.

Sonoma, Tuolumne Co., population 1492; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 10 chemical extinguishers; 1300 feet good hose; 110 members, volunteers. J. Noonan.

WATER SUPPLY—Water-works; gravity pressure; 30 hydrants; 3 reservoirs; 1 cistern; capacity, 1,800,000 gallons. J. Ferguson, H. C. Brochen.

Stockton, San Joaquin Co., population *15,000; area, 2720 acres; fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, two stories; tin roofs; frame dwellings, two stories; department, 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages, 2000 feet rubber and 2500 feet good cotton hose; 10 horses; value of apparatus and supplies, \$30,000; 4 buildings belonging to city, value \$45,000; 260 volunteer members, 8 full paid members; total expenses for 1887, \$13,500; fire alarm, bells, telegraph and telephone; 11 street boxes. Chief elected by department, Michael McCann.

WATER SUPPLY—37 cisterns, supplied by water-pipe from water-works; largest street main, 8 inches; water department owned by private company; 11 fire wells. M. S. Thresher.

Suisun City, Solano Co., population 554; 1 hand engine; 2 hose carriages; 1000 feet leather hose; 28 men, volunteers. M. A. Maynard.

WATER SUPPLY—5 cisterns. O. B. Powers, City Clerk.

Sutter Creek, Amador Co., population 1324; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose; 40 men, volunteers. —. Janssen.

WATER SUPPLY—Gravity pressure; 1 reservoir; 20 hydrants. Blue Lake Water Co., owners.

Templeton; brick and wood buildings, one and two stories; department, 1 hose carriage, 500 feet good cotton hose; 14 volunteer members. C. M. Steinbeck.

WATER SUPPLY—Water-works; gravity; 1 reservoir, capacity, 35,000 gallons; 70 feet high; steam pump; 1 mile street mains; 5 hydrants. A. Seely, Town Clerk.

Truckee, Nevada Co., population 1503; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 900 feet good rubber hose, 600 poor; 54 members, volunteers.

WATER SUPPLY—Water-works; gravity pressure; 3 miles street mains; 9 hydrants and pumps. Report of 1887.

Tulare, Tulare Co., population *2000; frame buildings; 1 engine; 1 hose cart; 1 hook and ladder truck; 600 feet good hose; 1 engine house in use; 45 men.

WATER SUPPLY—Water-works, from artesian wells; pressure from reservoir, 30 pounds.

Report of 1887.

Ukiah, Mendocino Co., population 1500; brick and wood buildings, one story; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 400 feet good cotton hose, 50 feet good leather; value of apparatus and supplies, \$1500; 30 volunteer members; expenses in 1887, \$500; bell alarm. W. H. Chessall.

WATER SUPPLY—Gravity system; 1 reservoir; 2½ miles street mains. J. Hughes, J. H. Carothers.

Vallejo, Solano Co., population 5981; brick and frame buildings, one and a half and two stories; wooden roofs permitted; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet good rubber hose, 2000 feet poor; 700 feet good cotton; value of apparatus and supplies, \$10,000; membership, 7 paid full time, 4 paid part time, 200 volunteers; annual expenses, \$2000; bell alarm. O. L. Henderson.

WATER SUPPLY—Gravity and direct systems; 15 miles mains; 65 hydrants. E. J. Wilson, C. Dazley.

Visalia, Tulare Co., population *2500; brick and frame buildings, one and two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc, \$3000; 60 volunteer members; expenses in 1887, \$700; bell alarm. T. Hall.

WATER SUPPLY—Tanks, cisterns and hydrants; 3 miles street mains; 8 hydrants. R. P. Hammond, T. Holder.

Watsonville, Santa Cruz Co., population 2500; 3 hose carriages; 1 hook and ladder truck; 1250 feet good rubber hose; membership, 60. H. F. Peckham.

WATER SUPPLY—Gravity; 9 miles street mains; 24 hydrants; 35 pounds pressure. A. White, R. S. Hernandez.

West Berkeley, Alameda Co., population *2000; area, 3 miles; mercantile buildings, frame, two stories; wooden roofs; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 chemical hand extinguishers, 1 hose carriage; 700 feet of rubber hose; 700 feet good leather; 600 feet cotton; 1 building owned, value \$800; 60 members, volunteers; bell alarm. Chief appointed by town trustees. A. H. Broase.

WATER SUPPLY—Water-works; 3 cisterns; diameter of largest pipe, 6 inches; smallest, 3 inches; 30 hydrants. Alameda Water Company. C. H. Spear, Town Clerk.

Willows, Colusa Co., population *1500; 1 hook and ladder truck; 2 hose carts; 900 feet cotton hose; 55 members, volunteers. Chief elected by department. H. Bielar.

WATER SUPPLY—Water-works; pump to tank; artesian wells. W. Skinner, J. Calder.

Woodland, Yolo Co., population *6000; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1300 feet hose; 62 members, volunteers. John Weihe.

WATER SUPPLY—Water-works, tank, pressure; steam pumps, capacity 21,000 gallons per hour; supply inextinguishable; 6 miles street mains; 33 hydrants.

Yreka, Siskiyou Co., population 1059; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 900 feet good leather hose; 125 men, volunteers.

WATER SUPPLY—Gravity; 2 miles mains; 12 hydrants.

Report of 1887.

The following places have no fire protection: Azusa, Los Angeles Co., population *1003; Half-Moon Bay, San Mateo Co., population *1000.

COLORADO.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Almar, Park Co., population 446; area, 250 acres; fire limit, same; causes of fires investigated; mercantile buildings, frame, one and two stories; shingle or other roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet good rubber hose; 400 feet good cotton; value of apparatus and supplies, \$6500; 1 building owned, value \$1000; 50 members, 1 part paid; bell alarm. Chief elected by department. A. Cameron.

WATER SUPPLY—3 cisterns, supplied by creek and 3 water stations on creek; 1000 feet street pipes, used in connection with the hose; 3 plugs. M. S. Byerly, Town Clerk.

Aspen, Pitkin Co., population 5374; brick and frame buildings, one and two stories; 1 engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 4 hose carriages; 2700 feet good cotton hose; value of apparatus, etc., \$900; 175 members, volunteers; bell alarm. L. Maroney.

WATER SUPPLY—1 reservoir, supplied by creek; gravity pressure, 100 pounds; street mains, with 34 hydrants; 100 pounds pressure. J. J. Lang, Town Clerk.

Black Hawk, Gilpin Co., population *1500; area, 1250 acres; fire limit, 300 acres; chief investigates fires; buildings, frame, one and a half stories; department consists of 3 hose carts; 3 steam pumps, capacity 1000 gallons per minute; 1500 feet good cotton hose; value of apparatus and supplies, \$5000; value of buildings owned, \$4500; 50 members, all volunteers; steam whistle alarm. Chief elected by companies. E. D. Brobst.

WATER SUPPLY—1 reservoir; diameter of mains, 5 inches; 12 hydrants, pressure 140 pounds, in charge of W. Bonns. S. H. Brady, Town Clerk.

Boulder, Boulder Co., population 3300; fire limit, 30 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, brick and stone, one and a half stories; 150 members, volunteers; 1 hook and ladder truck; 2 hose carriages; 2700 feet good cotton and linen hose; value of apparatus, supplies, etc., \$3000; value of buildings owned, \$6000. Chief elected by council. O. H. Wanglim.

WATER SUPPLY—Gravity system; 1 reservoir; pressure, 65 pounds; 5½ miles street mains; diameter, 2 to 12 inches; 36 hydrants; pressure, 65 pounds. J. E. Bemus, E. J. Borden.

Breckenridge, Summit Co., population *1657; wooden buildings, one and two stories; department, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose, 1000 feet good cotton; value of apparatus and supplies, \$3000; 75 volunteer members; expenses in 1887, \$700; bell alarm. E. Nashold.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir; capacity, 5000 gallons; 1½ miles street mains; 22 hydrants; pressure, 90 pounds. E. M. Conrade, J. McNamara.

Buena Vista, Chaffee Co., population 11146; area, 960 acres; fire limit, 10 acres; frame and brick buildings, two stories; a chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 1500 feet good cotton hose; value of apparatus and supplies, \$5500; 60 members, 1 paid; bell alarm. W. J. Conover.

WATER SUPPLY—Water-works in construction; gravity system; 3½ miles street mains and supply pipes; diameter of mains, 10 inches; 19 hydrants;

water pressure, 60 pounds. E. M. Kemble, T. F. McGiff.

Canon City, Fremont Co., population *3500; brick buildings, one and two stories; department: 1 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1300 feet good rubber hose, 200 feet poor; value of apparatus, \$3000; 34 volunteers; expenses for 1887, \$250; bell and telephone alarm. J. S. H. Peabody.

WATER SUPPLY—Water-works; direct pressure 5 miles street mains; 22 hydrants; 60 pounds pressure. Geo. T. Conaway.

Central City, Gilpin Co., population 1247; 1 hook and ladder truck; 4 hose carriages; 500 feet good rubber hose; 500 feet poor; 2200 feet good cotton; 122 volunteer members. E. Harrs.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, 150 000 gallons capacity; 1½ miles street mains and supply pipes; 16 hydrants. J. Mortla.

Colorado City, El Paso Co., population 312; wooden buildings, one story; 1 hose carriage; 500 feet good cotton hose; value of apparatus and supplies, \$1000; 25 volunteer members.

WATER SUPPLY—Water-works; gravity system; 5 hydrants. J. P. Jackson, Town Clerk.

Colorado Springs, El Paso Co., population *5800; area, 3200 acres; fire limit, 40 acres; mercantile buildings, stone and brick, one to three stories; dwellings, wood, stone and brick, one to three stories; 1 hook and ladder truck; 4 hose carriages; 4800 feet good cotton hose, 500 rubber; value of apparatus and supplies, \$10,000; 1 building owned by city, value \$13,000; 122 volunteer members; expenses in 1886, \$2000, bell alarm. Chief elected by department; confirmed by council. C. B. Ferrin.

WATER SUPPLY—Reservoirs; gravity system; 10 miles street mains and supply pipes; diameter 3 to 10 inches; 40 hydrants; pressure, 85 pounds. E. Frost.

Report of 1887.

Denver, Arapahoe Co., population *90 000; area, 9000 acres; fire limit, 4000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, two to six stories; dwellings, stone, brick and frame, two to four stories; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 6500 feet good rubber hose; 27 hoses, value \$6100; value of apparatus, \$43,225; 8 buildings owned, value \$62 500; 45 members, full paid; expenses in 1887, \$65,000; fire alarm telegraph, 64 street boxes. Chief appointed by Mayor. Julius Pearce.

WATER SUPPLY—Direct pressure; 2 sets of Holly works and also gravity system; 65 miles of street mains and supply pipes; diameter, 3 to 36 inches; 425 hydrants; pressure, 90 to 110 pounds; expenses in 1887, \$20,000. R. Holme.

Durango, La Plata Co., population 3000 2000 feet hose. W. T. Longmecker.

WATER SUPPLY—Reservoir, 340 feet fall; 3 miles mains; 52 hydrants. Louis Smith, C. S. Buttle.

Empire, Clear Creek Co., population 205; wooden buildings, one to two stories; 1 hook and ladder truck; value of apparatus and supplies, \$300; 25 members; expenses in 1887, \$50. Henry Thomas, F. L. Cowles.

Fairplay, Park Co., population *450; wooden buildings, one and two stories; 1 hose carriage; several ladders; 1200 feet good cotton hose; 30 volunteer members; bell alarm.

WATER SUPPLY—Water-works; 1 reservoir; 2 miles street mains; 12 hydrants. C. W. Fishel, Town Clerk.

Fort Collins, Larimer Co., population 2000; area, 1000 acres; brick buildings, two and three stories; 1 hook and ladder truck; 1 hose carriage, 1500 feet best cotton hose; value of buildings used; \$10,000; 50 members, volunteers; bell alarm. Chief elected by department. F. P. Stover.

WATER SUPPLY—Water-works; gravity pressure; Holly pumps; 12 miles mains; 40 hydrants; expense of water department, \$105,000. M. Tilton, W. Rosenoe.

Georgetown, Clear Creek Co., population *2500; firework ordinance and for investigating causes of fires; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 19 plugs; 3000 feet rubber hose, 700 feet cotton hose, good; 4 buildings owned, value \$6000; 200 members, volunteers; annual expenses, \$563; bell alarm. Chief elected by members. P. H. Layden.

WATER SUPPLY—1 reservoir, supplied by creek; 20 hydrants; pressure, 75, with extra pressure, 130 pounds; annual expense, \$2500. A. R. Forbes, Geo. E. Marsh.

Glenwood Springs, Garfield Co., population *700; buildings, brick and wood, one and two stories; department consists of 1000 feet good cotton hose; pistol shots alarm. Harry Thode, P. T. Patton.

Greeley, Weld Co., population *3000; area, 640 acres; fire limit, 48 acres; brick and frame buildings, one to three stories; 1 steam engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 150 leather buckets; siamese couplings used; 1500 feet good linen hose; value of apparatus, \$6000; 1 building used, value \$3000; 120 volunteer members; fire patrol, supported by merchants. Chief elected by town trustees. J. A. Taylor.

WATER SUPPLY—Canal and inexhaustible wells. H. A. French, Town Clerk.

Highlands, Arapahoe Co., population 1012; brick buildings, two and three stories; department consists of 1 hose carriage; 1000 feet good linen hose; 60 volunteer members. J. C. McNeill.

WATER SUPPLY—Gravity system; 1 reservoir, capacity 150,000 gallons; Smith valve pumps, capacity 800 gallons per minute; 10 miles street mains; 51 hydrants; pressure, 60 pounds. H. S. McDowell, Town Clerk.

Idaho Springs, Clear Creek Co., population 11157; brick and frame buildings, one to two stories; 2 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 1100 feet rubber hose; 200 feet good cotton; 70 members, volunteers; expense during 1887, \$3000; bell alarm. J. E. Chester.

WATER SUPPLY—Well and reservoir; pressure, 90 pounds; capacity of reservoir, 1,500,000 gallons; gravity pressure; 21 hydrants; pressure, 90 pounds. H. O. Walker, Town Clerk.

Lamar, Bent Co.; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 600 feet new rubber hose; value of apparatus and supplies, \$2000; 35 members; bell alarm. G. T. Herbert.

WATER SUPPLY—Driven wells; 1 reservoir; capacity, 200,000 gallons; duplex pumps; capacity, 420,000 gallons; 3 1/4 miles street mains; 20 hydrants; pressure, 125 pounds. B. F. Clithar, City Clerk.

Las Animas, Bent Co.; buildings, wood, 1 story; department consists of 1 chemical extinguisher, 1 hook and ladder truck; value of apparatus and supplies, \$450; 18 members, volunteers; expenses in 1887, \$450; bell alarm. A. Holmberg, H. E. Collins.

Leadville, Lake Co., population 110,000; fire-works ordinance and causes of fires investigated; mercantile buildings, wood, two and three stories; shingle roofs permitted; department consists of 2 hook and ladder trucks, 3 hose carriages; 1400 feet rubber hose; 2800 feet cotton; 4 horses; value of apparatus and supplies, \$8000; 2 buildings owned; value, \$5000; 9 members, full paid; annual expense, \$10,000; fire alarm telegraph, 13 street boxes. Chief appointed by Mayor and council. H. Kantzler.

WATER SUPPLY—Reservoir supplied by natural flow of water; Holly system; 9 miles street mains and supply pipes; diameter, 4 to 8 inches; 125 hydrants; pressure, 70 to 130 pounds. C. W. Priddy, C. E. Dickinson.

Manitou, El Paso Co., population *500; buildings, wood and stone, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; bell alarm. J. W. Frizzell.

WATER SUPPLY—Natural pressure and gravity system; 1 reservoir; capacity, 1,000,000 gallons; 7 miles street mains; 12 hydrants; pressure, 90 pounds. M. F. Bowers, H. H. Grafton.

Morrison, Jefferson Co., population 186; buildings, wood, one story; no fire department.

WATER SUPPLY—Gravity system; 1000 feet street mains; 1 hydrant; pressure, 28 pounds.

Ouray, Ouray Co., population 11403; no frame buildings allowed within fire limits; 1 hose carriage; 1 set of hook, ladders, etc.; 1000 feet of good cotton hose, 750 feet poor; volunteer department; 35 men; gong alarm. W. W. Rowan.

WATER SUPPLY—1 reservoir; gravity pressure; 10,000 feet street mains; 16 hydrants; pressure, 65 pounds. J. L. Knous, G. C. Pierce.

Pueblo, Pueblo Co., population *22,000; 2 chemical extinguishers (hand); 1 hook and ladder truck; 8 hose carriages; 4700 feet rubber hose, good; 2000 feet poor; 240 members; volunteers. G. W. Gill.

WATER SUPPLY—Water-works; 4,000,000 gallons capacity; 6 miles of mains and supply pipes; 54 hydrants. M. H. Hilburn, Wm. C. Glawson.

Salida, Chaffee Co., population, *3000; brick buildings, one and two stories; 1 hook and ladder truck; 1 hose carriage; 5300 feet good rubber hose; 1000 feet poor; value of apparatus, \$1350; 70 men, volunteers; annual expense, \$1000; bell alarm.

WATER SUPPLY—Direct pressure; 4 miles street mains; 20 hydrants; pressure, 80 pounds. Geo. M. Croby, L. P. Randolph.

Silverton, San Juan Co., population 11196; one story frame buildings; 6 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1300 feet good cotton hose; value of apparatus, etc., \$3000; annual expense, \$100; 60 volunteers; bell alarm.

WATER SUPPLY—1 reservoir; gravity pressure; 2 miles street mains; 10 hydrants, with pressure of 60 pounds. J. H. Mountain.

Report of 1887.

Silver Cliff, Custer Co., population *1350; area, 160 acres; fire limit, 80 acres; firework ordinance and causes of fires investigated; frame buildings; department consists of 9 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 160 feet hose; 1 building owned, value \$2500; bell alarm; 80 volunteer members. Thos. Flynn.

WATER SUPPLY—Water-works; 8 miles street

COLORADO—Continued.

mains and supply pipes; diameter, 8 to 12 inches; 27 hydrants; pressure, 90 pounds; water-works owned by company; the town pays \$500 per year for fire protection. Wm. E. Hammond, L. F. Miskella.

Telluride, San Miguel Co., population 800; wood and brick buildings, one and two stories; department consists of 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; 850 feet good rubber hose, 50 feet poor; value of apparatus and supplies, \$3000; 50 volunteer members; bell alarm. W. H. Trout, Foreman.

WATER SUPPLY—Gravity system; 1 reservoir; 3000 feet street mains; 8 hydrants; pressure, 150 pounds. C. S. Watson, Town Clerk.

Trinidad, Las Animas Co., population 7000; area, 800 acres; fire limit, 120 acres; brick and frame buildings, one and two stories; department has 75 volunteer members; annual expenses, \$1000; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 2400 feet good rubber hose; apparatus, supplies, etc., owned, valued at \$1500; bell alarm. Chief elected by companies, approved by council, W. C. Hunn.

WATER SUPPLY—Pumping pressure; 1 reservoir, capacity 2,000,000 gallons daily; 33 hydrants; pressure, 125 pounds; annual expenses of water department, \$4400. W. B. Cunningham, E. D. Bright.

The following places have no fire protection: Meeker, Garfield Co. San Luis, Costilla Co., population *126.

CONNECTICUT.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Ansonia, New Haven Co., population *10,000; 1 hook and ladder truck; 5 hose carriages; 2900 feet good cotton rubber-lined hose, 550 feet good leather hose, 500 feet linen hose; 75 volunteers. Wm. Powe.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs; 6½ miles mains; 94 hydrants, pressure 70 to 100 pounds. Dana Bartholomew, R. H. Tucker.

Baltic, New London Co., population *3300; buildings, frame, one to five stories; department consists of 1 steam engine, 1 hose carriage; 1800 feet of good hose; 30 members, all volunteers; value of apparatus, \$4200; expense for 1887, \$1300; bell alarm. Wm. D. Nolan.

WATER SUPPLY—Reservoir, capacity 2,000,000; 1 mile of main; 6 hydrants; pressure, 75 pounds.

Bethel, Fairfield Co., population *3300; area, 10 miles; fire limit, 5 miles; fireworks ordinance; mercantile buildings, frame, two and three stories; wooden roofs permitted; dwellings, frame, a stories; department consists of 1 hand engine, several private chemical hand extinguishers, 4 hose carriages, 1 hook and ladder truck; factories have private hose; siamese couplings in use; 400 feet of good rubber hose; 400 feet of good cotton hose; value of apparatus and supplies, \$11,000; 3 buildings used; value, \$3900; 120 members, all volunteers. Chief elected by department and accepted by borough; fire police; expenses of fire patrol for 1887, \$300. Chas. H. Hart.

WATER SUPPLY—Reservoir, supplied by springs; water-shed and natural brooks; capacity, 86,000 gallons daily; 9 miles street mains; diameter, 4 to 12 inches; 60 hydrants; board of commissioners in charge. Chas. K. Bailey, Borough Clerk.

Birmingham Borough (situated in town of Derby), New Haven Co., population *16,000; area, 1280 acres; fire limit, 40 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; slate roofs; dwellings, brick, three stories; department consists of a hook and ladder trucks, 5 hose carriages; 3280 feet good rubber hose; value of apparatus and supplies, \$4200; 5 buildings in use, value \$14,000; 1 rented at \$250 per year; 150 members, volunteers; annual expenses, \$750; fire alarm telegraph, 11 street boxes. Chief elected by the board. D. J. J. Abbott.

WATER SUPPLY—3 reservoirs; capacity, 50,000 gallons daily; 6½ miles street mains; diameter, 6 to 16 inches; 47 hydrants; pressure, 100 pounds; annual expenses water department, \$900. Chas. H. Nettleton, C. B. Bunnell.

Branford, New Haven Co., population 2280; buildings, frame, 2 stories; 2 chemical engines; bell and whistle alarm.

WATER SUPPLY—Wells and cisterns. Henry H. Stedman, Town Clerk.

Bridgeport, Fairfield Co., population *42,000; 4 steam engines; 1 hook and ladder truck, 1 in reserve; 4 hose carriages; 1 hose wagon with ladders; 10,000 feet good cotton hose and 1500 feet leather and cotton; fire alarm telegraph, 60 boxes; 76 members, C. A. Gerdenier.

WATER SUPPLY—Gravity pressure; capacity, 2,000,000 gallons; 45 miles mains; 192 hydrants. George Richardson, C. A. Mooney.

Bristol, Hartford Co., population 6000; area 3840 acres; fire limit, same; mercantile buildings, wood, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 3800 feet cotton hose, good; value of apparatus and supplies, \$10,000; 4 buildings used, value, \$10,000; membership, 180, 10 part paid, 170 volunteers; annual expenses, \$10,000; bell alarm. H. G. Ames.

WATER SUPPLY—Water-works; gravity; 11 miles mains; 50 hydrants. T. H. Kierns, E. E. Thorpe.

Canaan, Litchfield Co., population *1600; 1 hose company, 500 feet of good hose.

WATER SUPPLY—Gravity pressure; 2 miles mains; 6 hydrants. S. A. Bennett.

Report of 1887.

Colchester Borough, New London Co., population of the borough of Colchester town 2774; 1 hand engine; 1 hose carriage; 400 feet good leather hose; 150 feet of cotton hose; 40 men. G. B. Avery.

WATER SUPPLY—6 cisterns.—G. D. Biagham, Town Clerk.

Collinsville, Hartford Co., population 1376; 1 hand fire engine; 6 large rotary force pumps at works of Collins Co., used to protect their works and village property; 3 hose carriages; 1600 feet rubber hose, in good condition; 4 men paid part time, 275 volunteers.

WATER SUPPLY—River, 2 cisterns, 5000 gallons capacity.

Danbury, Fairfield Co., population *18,000; area, 18,000 acres; fire limit, 10,000 acres; fireworks ordinance and for investigating causes of fires; buildings, wood, four stories; department consists

of 1 hook and ladder truck, 8 hose carriages; 100 chemical hand extinguishers; siamese couplings used; 5750 feet rubber-lined hose, good; value of apparatus and supplies, \$5000; 4 buildings, \$26,000; membership, 170, all volunteer; annual expenses \$996; electrical bell alarm, 15 boxes; fire patrol of 40 men; annual expenses, \$200. Chief elected by department.

WATER SUPPLY—Gravity system; 4 reservoirs, capacity, 8,000,000 gallons per diem; 20 miles of mains, diameter from 20 to 3 inches; 336 hydrants; 110 pounds pressure; expenses of water department in 1887, \$10,000. L. K. Mansfield, E. E. Parrett.

Danielsonville, Windham Co., population *4000; area, 1300 acres; frame buildings, two stories; shingle or other wooden roofs permitted; department consists of 1 steam and 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good cotton hose; value of apparatus and supplies, \$10,500; 1 building owned by department, value \$3000; 120 members, paid; annual expense, \$550; bell alarm. Chief appointed by warden and burgesses. E. S. Carpenter.

WATER SUPPLY—12 cisterns, supplied from roofs; capacity, 150 to 500 hds. each; 1 cistern, supplied by river; street pipes, 10 inches in diameter. E. L. Palmer, Town Clerk.

Derby, New Haven Co. (See Birmingham.)

East Haven, New Haven Co., population 1581; frame buildings; 1 hand engine; 1 hose cart; 300 feet good rubber hose, 200 feet poor; value of apparatus, etc., \$100; 50 volunteer members; expenses during 1886, \$100; bell alarm.

WATER SUPPLY—Reservoir; direct pressure; 2 miles street mains; 18 hydrants.

Report of 1887.

Essex, Middlesex Co., population *2500; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; 1000 feet good linen hose; value of apparatus and supplies, \$1400; 60 volunteer members; expenses in 1887, \$150; bell alarm. Foreman elected by members. Frank E. Lang.

WATER SUPPLY—Wells, cisterns, ponds and river.

Fair Haven, New Haven Co., population *1610; area, 1500 acres; fire limit, same; mercantile buildings, mostly frame, two stories; shingled roofs; frame dwellings, two and three stories; department consists of 1 hand engine, 1 hose carriage; 450 feet good rubber hose, 50 feet poor rubber; value of apparatus and supplies, \$1500; 1 building owned by department, value \$300; 55 volunteer members; annual expenses, \$300; bell alarm. Chief elected by warden and burgesses. H. A. Stevens.

WATER SUPPLY—Lake; 8 cisterns, supplied from buildings; 2 miles mains; diameter, 6 to 24 inches; 8 hydrants; pressure, 45 pounds.

Farmington, Hartford Co., population 1338; brick, stone and frame buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose, 50 feet good cotton; value of apparatus, etc., \$1200; 44 members; bell alarm. Charles Lewis.

WATER SUPPLY—Cisterns. Thomas L. Porter, Town Clerk.

Forestville, Hartford Co., population 1073; part of Bristol department; mercantile buildings, frame, 2 stories; wooden roofs not permitted; dwellings, frame, 2½ stories; department consists of 1 steam engine, 20 hand extinguishers, 1 hose carriage; 1200 feet good cotton hose; value of apparatus and supplies, \$5400; 35 members, volunteers; expenses for 1887, \$353; bell and whistle alarm. S. D. Bull.

WATER SUPPLY—Rivers and canals.

Greenville, New London Co., population 2280; part of Norwich.

Greenwich, Fairfield Co., population 7892; 1 hook and ladder truck; 2 hose carriages; 4 chemical hand extinguishers; 1 force pump on truck; 1350 feet good cotton hose; 47 members, volunteers. V. H. Russell.

WATER SUPPLY—Water-works, gravity pressure; 1 reservoir, 300,000,000 gallons capacity; 7 miles of street mains and supply pipes; 30 hydrants. John Dayton, J. R. Mead.

Gulford, New Haven Co., population *1500; 2 hand engines; 1 hook and ladder truck; 200 feet poor leather hose. Geo. W. Seward, Town Clerk.

Hartford, Hartford Co., population *45,000; area, 18 square miles; fire limit, same; fireworks ordinance; mercantile buildings, brick, five and six stories; shingle roofs permitted; dwellings, brick, 4 stories; department consists of 6 steam engines, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 400 feet good rubber hose. 14,000 feet good cotton hose; value of apparatus and supplies, \$73,600; 10 buildings owned, value, \$111,500; 115 members; 28 full paid; 87 part paid; annual expenses, \$63,000; telegraph alarm, 52 boxes. Chief appointed by Fire Commissioners. H. J. Eaton.

WATER SUPPLY—4 reservoirs; gravity system; total capacity, 1,300,000,000 gallons; 80 miles street mains and supply pipes; diameter, 3 to 24 inches; 465 hydrants; pressure, 50 pounds; annual expenses of water department, \$130,471. Ezra Clark, John E. Higgins.

Killingly, Windham Co., population 6921; frame buildings, 2 stories; 1 steam fire engine; 1 hand fire engine; 1 hook and ladder truck; 3 hose carriages; value of apparatus, \$10,000; paid fire department, 120 men; expenses during 1887, \$550; bell alarm. E. Carpenter.

WATER SUPPLY—Cisterns and street mains. M. P. Dowe, C. C. Young.

Meriden, New Haven Co., population *25,000; area, 2417 acres; fire limit, 112 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four to six stories; dwellings, wood, two and three stories; department consists of 1 steam engine, 2 hook and ladder trucks, 7 hose carriages, 1 hose wagon; 4850 feet good cotton hose, 750 poor; value of apparatus and supplies, \$18,850; 5 buildings owned, value \$21,300; 92 members, 1 full paid; 72 part paid members; expenses of department in 1886, \$18,600; fire alarm telegraph, 26 street boxes. Chief elected by common council. Owen Honan.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir of 200,000,000 gallons capacity; diameter of mains, 4 to 16 inches; 198 hydrants; pressure, 118 pounds; cost of maintaining water department in 1886, \$38,602.10. H. L. Schleiter.

Report of 1887.

Middletown, Middlesex Co., population *14,000; 2 hand engines; 1 hook and ladder truck; 6 hose carriages; 4500 feet good cotton; 600 feet good linen; volunteer department, 125 men; fire alarm telegraph, 10 stations. F. W. Willey.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; 8 cisterns; 15½ miles mains and supply pipes; 101 hydrants. John Broch, James C. Stowe.

Milford, New Haven Co., population 3347; mercantile buildings, frame, two stories; dwellings, frame, two stories; 1 hand engine; 2 hose carriages; 800 feet good cotton hose; value of apparatus, \$1000; 1 building used, value \$200; 58 members; annual expenses, \$92; bell alarm. Chief elected by company. W. H. Andrews.

WATER SUPPLY—River and wells. John W. Fowler, Town Clerk.

CONNECTICUT—Continued.

Montville, New London Co., population 3000; no fire department; buckets and hand fire extinguishers; 150 feet good rubber hose; 800 feet good cotton hose; steam whistle alarm.

WATER SUPPLY—Wells and stream. Joseph S. Collins, Town Clerk.

Mystic Fire District (including Mystic Bridge and Mystic River), New London Co., population, 1169; frame buildings, two and a half stories; department is volunteer, 150 members; 1 steam engine, 1 hook and ladder truck, 4 chemical hand extinguishers, 3 hose carriages, 1 scow; siamese couplings in use; 1000 feet rubber hose; 900 feet cotton, good; value of apparatus, supplies, etc., \$10,000; annual expenses, \$500; church bell alarm. Chief chosen by tax-payers at annual election. John B. Gunnell.

WATER SUPPLY—River.

Naugatuck, New Haven Co., population *5194; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department supplied by manufacturing companies and consists of 1 steam engine, 3 hose carriages; 10 large steam pumps; 250 feet rubber hose, good; 800 feet cotton hose, good; 600 poor; 500 feet linen hose; value of apparatus and supplies, \$9000; 1 building in use, value \$1000; membership, 28, full paid; whistle alarm. Thos. Dews.

WATER SUPPLY—River and pond; 19 hydrants. A. W. Kane, Town Clerk.

New Britain, Hartford Co., population, *20,000; 2 steam fire engines; 1 hook and ladder truck; 6 hose carriages; 50 feet rubber hose, good; 5100 feet cotton, good; 61 men paid full time; fire alarm telegraph, 19 street boxes; 7 horses (hired). H. R. Walker.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, 2,000,000 gallons capacity; 30 miles of street mains and supply pipes; 184 hydrants. A. W. Rice.

Report of 1887.

New Canaan, Fairfield Co., population *3000; fire limits, 150 acres; frame buildings and brick, three stories; wooden roofs permitted; department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet cotton hose, good; value of apparatus and supplies, \$3000; building, \$1000; membership, 45, volunteers; annual expenses, \$250; bell alarm. Chief elected by company. Frank H. Raymond.

WATER SUPPLY—Cisterns, wells and river. A. F. Jones, Town Clerk.

New Haven, New Haven Co., population *80,000; area, 5600 acres; fire limit, 1100 acres; fire-works ordinance; fire marshal investigates causes of fires; mercantile buildings, brick, four stories; dwellings, wood, two and three stories; department consists of 8 steam engines, 4 chemical hand extinguishers, 3 hook and ladder trucks, 9 hose carriages, siamese couplings used; 16,000 feet cotton hose, good; 30 horses; value of apparatus and supplies, \$57,900; 8 buildings owned by department, value \$125,000; membership, 130, 49 full paid, 81 part paid; expenses in 1887, \$86,250; fire alarm telegraph, 91 street boxes. Chief appointed by Fire Commissioners. A. C. Hendrick.

WATER SUPPLY—Gravity pressure; 4 reservoirs; supplied by pumping, capacity 18,000,000 gallons daily; 100 miles mains and supply pipes; diameter 4 to 24 inches; 650 hydrants; average pressure, 30 pounds. S. E. Granniss, B. J. Shanley.

New London, New London Co., population 10,537; area, 2100 acres; fire-works ordinance; causes of fires investigated; mercantile buildings, frame, three stories; shingle or other wooden roofs permitted; dwellings, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and lad-

der truck, 8 hose carriages; 2000 feet cotton hose, good; 400 feet linen hose, good; 1000 feet leather hose, good; value of apparatus and supplies, \$12,000; 6 buildings owned, value \$17,000; membership 240; annual expenses, \$3500; fire alarm, bell. Chief elected by aldermen and council. W. B. Thomas.

WATER SUPPLY—Lake; gravity system; 23 miles street mains; diameter, 4 to 24 inches; hydrants pressure from 30 to 72 pounds. W. H. Richards. Report of 1887.

New Milford, Litchfield Co., population *2000; area, 320 acres; fire limit, same; mercantile buildings, wood and brick, two and three stories; department consists of 6 chemical hand extinguishers and factories, 2 hose carriages, siamese couplings used; 1050 feet cotton hose, 750 feet linen hose, good; value of apparatus and supplies, \$3000; 1 building owned, value \$2500; membership 59, all volunteer annual expenses, \$200; bell alarm. D. E. Soule.

WATER SUPPLY—Reservoir; gravity system; capacity, 2,000,000 gallons daily; steam; 5½ miles street mains and supply pipes; diameter, 4 to 10 inches; 32 hydrants; pressure, 120 pounds; annual expenses of water department, \$350. H. O. Wunee. R. B. Noble.

Newtown, Fairfield Co., population *4000; 3 hand extinguishers; 1 hook and ladder truck; 31 men.

Report of 1887.

Norwalk, Fairfield Co., population *16,000; 1 steam fire engine; 1 hook and ladder truck; 4 hose carriages; volunteer department, 150 men; 400 feet rubber hose, good; 400 feet poor cotton hose; 1000 feet cotton, good; electric alarm, 45 boxes. J. T. Prowitt.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, 64,500 gallons capacity; 18 miles of mains and supply pipes; 95 hydrants. A. H. Camp. H. K. Selleck.

Norwich, New London Co., population *20,000; area, 2400 acres; fire-works ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 3 steam engines, 5 chemical hand extinguishers, a hook and ladder truck, 11 hose carriages; 4000 feet cotton hose; 250 rubber; 2500 feet leather, good; 5 horses; value of building, \$25,000; membership, 250, 1 full paid member; annual expenses, \$9000; fire alarm telegraph, 3 bell strikers; 31 street boxes. Chief elected by city government. J. B. Carrier.

WATER SUPPLY—Gravity pressure; 2 reservoirs supplied by streams, capacity, 2,000,000 gallons per day; 22 cisterns; 33 miles street mains; diameter of 4 to 16 inches; 267 hydrants; pressure, 80 pounds; annual cost of maintaining water department, \$5000. J. A. Brand.

Report of 1886.

Plainville, Hartford Co., population 1937; buildings, frame, two stories; 1 hose carriage; 1000 feet linen hose, good; members 30, all volunteer. expenses in 1887, \$100; bell alarm. J. H. Edmond.

WATER SUPPLY—Reservoir; 24 hydrants. H. H. Higgins, R. C. Usher.

Plantsville, Hartford Co., population 1500.—See Southington.

Portland, Middlesex Co., population 4157; department consists of 1 steamer, 2 hose carts; 1350 feet of good hose; membership, 50. R. H. Pascal.

WATER SUPPLY—2 reservoirs, 9000 gallons capacity. W. H. Bartlett, Town Clerk.

Putnam, Windham Co., population *7000; area, 10,500 acres; fire limit, 3500 acres; mercantile buildings, mostly brick, three stories; metal and slate roofs; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 3 hose

carriages; 500 feet hose, good; 1500 cotton, rubber-lined; value of apparatus and supplies, \$7000; 2 buildings owned by fire district, value, \$6000; membership, 85, 1 paid; annual expenses, \$3000; bell alarm. Chief elected by fire district; fire police. L. H. Fuller.

WATER SUPPLY—Water-works; semi-gravity system; water tower; capacity, 240,000 gallons; 1,000,000 gallon Worthington pump; 11 miles mains; diameter 6 to 10 inches; 61 hydrants; pressure, 60 to 100 pounds. C. D. Sharpe, J. Manning.

Rockville, Tolland Co., population 6915; area, 10,700 acres; fire limit, same; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 50 chemical hand extinguishers (private), 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 600 feet linen hose, good; 950 poor; value of apparatus and supplies, \$6500; 2 buildings used, owned by town, value \$2500; membership, 64, 60 part paid; annual expenses, \$2165; bell and whistle alarm. Chief elected by commissioners. John Wayner.

WATER SUPPLY—Aqueduct, covering 524 acres; gravity pressure; 8 miles street mains; diameter, 2 to 14 inches; 40 hydrants; pressure, 75 pounds; works owned by private corporation. C. Woods, G. W. West.

Seymour, New Haven Co., population *3000; frame dwellings; factories, wood, brick and stone; 1 steamer; 1 hand engine; 2 hose carriage; 1 hook and ladder truck; 1800 feet good cotton hose; value of apparatus, etc., \$10,000; 100 volunteer members. James Swan.

WATER SUPPLY—River and reservoirs. S. H. Canfield, Town Clerk.

Shelton, Fairfield Co., population, —; buildings, brick and frame, two and three stories; department consists of 1 hook and ladder truck, 2 hose carriages; 950 feet cotton hose, good; 50 feet, poor; value of apparatus and supplies, \$2000; members 68, volunteers; expenses in 1887, \$50; bell alarm. F. W. Curtis.

WATER SUPPLY—Two reservoirs; capacity, 42,000,000 gallons; gravity system; 3 miles street mains; 20 hydrants; pressure, 100 pounds. D. S. Brinsmeade, E. L. Staples.

Southington (including Clantsville), Hartford Co., population *5411; buildings, brick and wood, two and three stories; department consists of a hook and ladder truck, 2 hose carriages, 4 chemical hand extinguishers, 2,000 feet cotton hose, good; value of apparatus and supplies, \$4,625; 2 buildings, \$5,800; members 100, 6 part paid; expenses in 1887, \$1,200; bell alarm. Chief appointed by fire commissioners. — Osborn.

WATER SUPPLY—Water-works; 1 reservoir, capacity, 60,000,000 gallons; gravity system; 10 miles street mains; diameter, 4 to 10 inches; 72 hydrants; pressure 90 to 105 pounds. T. H. McKenzie. Charles D. Barnes.

South Norwalk, Fairfield Co., population *5000; Mayor regulates sale and use of fireworks; fire marshal investigates causes of fires; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2,500 feet cotton hose, in good condition; value of apparatus and supplies, \$5000; 150 members, volunteers; company of fire police; annual expenses, \$1,000; electric alarm, 5 boxes. Chief elected by department and approved by council. Samuel McGowan.

WATER SUPPLY—2 reservoirs, supplied by streams; capacity, 665,505 gallons daily; gravity; 11 miles mains and supply pipes; diameter, 4 to 12 inches; 75 hydrants; water pressure, 85 pounds; annual expenses water department, \$1,000. Robert M. Wilcox, City Clerk.

Sprague, New London Co. (See Baltic.)

Stafford Springs, Tolland Co., population 12600; area, 2560 acres; fire limit, 4 miles; fireworks ordinance; mercantile buildings, brick and frame, two and three stories; shingle or wooden roofs permitted; frame dwellings, two and a half stories, department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 1100 feet good cotton hose, 500 feet poor leather hose; value of apparatus and supplies, \$3000; value of buildings owned, \$2500; 20 members, full paid; total annual expenses, \$300; fire alarm bells.

WATER SUPPLY—Gravity; 7 miles mains; 30 hydrants; pressure, 100 to 120 pounds.

Stamford, Fairfield Co., population *13,000; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 2 jumpers, 1 supply wagon; 4500 feet good cotton hose; 2 horses; 2 hose carriages and 1 jumper in reserve; value of apparatus and supplies, including building, \$25,000; 40 members, 1 full paid, others part paid; expenses in 1887, \$6,000; telegraph alarm. Geo. Bowman.

WATER SUPPLY—Water-works; gravity pressure; diameter of mains, 4 to 12 inches; 85 hydrants, pressure 60 pounds. Geo. Whitney, E. W. Riker.

Stonington, New London Co., population *8569; borough of Stonington, population *2100; same fire protection; 1 hand engine; 1 steam engine; 1 hook and ladder truck; 2200 feet good hose; volunteer fire department, 130 men. E. S. Chesebro.

WATER SUPPLY—Wells and cisterns.

Stratford, Fairfield Co., population 4251; 2 hook and ladder trucks; 100 men, volunteers. B. H. Weller.

WATER SUPPLY—Wells. H. R. Stagg, Town Clerk.

Thomaston, Litchfield Co., population 3225; area, 6500 acres; fire limit, 640 acres; mercantile buildings, wood, four stories; shingle roofs permitted; wood and brick dwellings, two and a half stories; department consists of 1 hook and ladder truck, 4 hose carriages (2 private); siamese couplings used; 1000 feet good cotton hose; 3450 feet cotton hose, private; value of apparatus and supplies, \$2800; 3 buildings owned by department, value \$13,000; 100 volunteer members; whistle alarm. Chief elected by commissioners. T. D. Bradstreet.

WATER SUPPLY—Reservoir, supplied by springs, capacity 65,000,000 gallons per day; 6 miles street mains and pipes; diameter, 4 to 12 inches; 33 hydrants; pressure, 123 pounds; annual expenses of water department, \$600. Albert P. Bradstreet, Town Clerk.

Thompsonville, Hartford Co., population 3794; 1 steam engine; 1 hand engine; 8 hose carriages; 1500 feet good linen and leather hose; 100 volunteer members. James Morrison.

WATER SUPPLY—Water-works; gravity pressure; 30 hydrant; 6 cisterns. H. R. Cooper.

Torrington, Litchfield Co., population *4700; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, rubber lined, good condition; value of apparatus and supplies, \$1500; 100 members, all volunteer; whistle and bell alarm. D. L. Ballard.

WATER SUPPLY—Water-works; 2 reservoirs, gravity pressure; 24 hydrants; pressure, 60 pounds. O. R. Tyler, Gideon H. Welch.

Unionville, Hartford Co., population 1400; no fire department.

WATER SUPPLY—Hydrants on streets where factories are located; mills well protected with private apparatus.

Report of 1887.

CONNECTICUT—Continued.

Voluntown, New London Co., population 1000; frame houses; no fire department; the mills have force pumps and sprinklers for extinguishing fires, also hand grenades.

WATER SUPPLY—Wells and reservoir. Report of 1887.

Wallington, New Haven Co., population 807; 1 steam engine; 3 hose carriages; 1 hook and ladder truck; 2600 feet cotton hose, good; 200 feet poor; volunteer department, 68 men; value of apparatus, supplies, etc., \$10,000; expenses during 1887, \$722. B. F. Buell.

WATER SUPPLY—Gravity; 16 miles mains; 69 hydrants; annual rent for use, \$1075. Wm. M. Hall, Frayser Hale.

Waterbury, New Haven Co., population *25,000; area, 1920 acres; fire limit, 80 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood; three and four stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 6 hose carriages; 600 feet rubber, 7350 cotton hose; 6 horses; value of apparatus and supplies, \$18,200; 6 buildings owned, value \$62,500; membership, 320, volunteer; total expenses in 1887, \$7130; fire alarm telegraph, 26 street boxes, S. C. Snagg.

WATER SUPPLY—Water-works, gravity pressure; 4 reservoirs, supplied by springs; capacity, 2,000,000 gallons daily; 35 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; 221 hydrants; pressure, 60 to 90 pounds. N. J. Welton, E. G. Kiduff.

West Hartford, Hartford Co., population 1228; department consists of 1 hose carriage; 400 feet leather hose, good. John E. Millard.

WATER SUPPLY—Reservoir and 3 hydrants. L. Buckland, Town Clerk.

Westport, Fairfield Co., population 4000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose, good; 800 feet leather, good; 125 volunteers; fire police. Geo. H. Slover.

WATER SUPPLY—River. Report of 1887.

West Stratford, Fairfield Co.; frame buildings, one and two stories; wooden roofs permitted; 1 hand engine, 1 chemical, 1 hook and ladder truck; value of apparatus and supplies, \$1000; 35 volunteer members; annual expenses, \$150; bell alarm.

WATER SUPPLY—Wells, cisterns and rivers. Report of 1887.

Wethersfield, Hartford Co., population 2173; frame and brick buildings; 1 hook and ladder truck, value \$600; 26 volunteers; bell alarm. E. G. Woodhouse.

WATER SUPPLY—Wells and cisterns. Albert Galpin, Town Clerk.

Willimantic, Windham Co., population *7000; area, 3000 square acres; fire limit, 300 acres; fire-

works ordinance; cause of fires investigated; brick and frame buildings, two, three and four stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2800 feet cotton, rubber-lined hose; value of apparatus, etc., \$3500; 110 volunteer members; electric alarm, 9 street boxes. Chief appointed by the Court of Burgesses. Chas. N. Daniels.

WATER SUPPLY—Pump to reservoir; 115 hydrants; 12 miles mains; pressure, 125 pounds.

Windsor Locks, Hartford Co., population *2500; has no fire protection; the mills own chemical extinguishers and quantity of hose.

WATER SUPPLY—Canal. Report of 1887.

Winsted, Litchfield Co., population *4500; 1 steam engine; 4 hose carriages; 1 hook and ladder truck; 200 feet leather hose, 3800 feet cotton; 110 volunteer members; electric alarm bells in factories and hotels; 12 fire stations. Stephen P. Goodsell.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; 9 miles mains; 90 hydrants. E. C. Culver, Henry W. Robinson.

The following places have no fire protection: Berlin, Hartford Co., population *2385. Brookline, Windham Co., population *2308. Burlington, Hartford Co., population *1224. Canton, Hartford Co., population *2299. Cheshire, New Haven Co., population *2284. Chester, Middlesex Co., population *1600. Clinton, Middlesex Co., population *1402. Cromwell, Middlesex Co., population *1640. Darien, Fairfield Co., population *1022. East Granby, Hartford Co., population *1340. East Haddam, Middlesex Co., population *3000. East Hampton, Middlesex Co., population *1110. East Hartford, Hartford Co., population *4000. Glastonbury, Hartford Co., population *1200. Groton, New London Co., population *5134. Haddam, Middlesex Co., population *2419. Hamden, New Haven Co., population *3500. Litchfield, Litchfield Co., population *3410. Madison, New Haven Co., population *1670. Manchester, Hartford Co., population *6462. Mansfield, Tolland Co., population *2154. New Hartford, Litchfield Co., population *3302. Norfolk, Litchfield Co., population *1400. North Branford, New Haven Co., population *1050. North Manchester, Hartford Co., population *3000. Oxford, New Haven Co., population *1120. Pomfret, Windham Co., population *1470. Preston, New London Co., population *2523. Ridgefield, Fairfield Co., population *2028. Sharon Valley, Litchfield Co., population *2500; water supply, brooks and pumps. South Coventry, Tolland Co., population *2043. South Manchester, Hartford Co., population *3500. South Windsor, Hartford Co., population *1902. Suffield, Hartford Co., population *3225. Union City, New Haven Co., population *1207. Washington, Litchfield Co., population *1589. Waterford, New London Co., population *2702. West Haven, New Haven Co., population *1975. Westville, New Haven Co., population *1320. Wilington, Tolland Co., population *1087. Woodstock, Windham Co., population *2639.

DAKOTA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Aberdeen, Brown Co., population *3000; buildings, brick and wood, 1 and 2 stories; department consists of 1 hook and ladder truck, 3 hose carriages; 500 feet good rubber hose; 1000 feet poor; 2000 feet good cotton; value of apparatus and sup-

plies, \$2000; 75 members; 1 paid full time; expenses in 1887, \$1000; bell alarm. J. H. Hauser.

WATER SUPPLY—Artesian wells; direct pressure, 200 pounds; 2 miles street mains; 20 hydrants; pressure, 200 pounds. G. A. Outcalt, Town Clerk.

Bismarck, Burleigh Co., population 5000; area, 400 acres; buildings, brick and frame, 2 and 3 stories; department consists of 1 chemical fire extinguisher, 6 hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet good cotton hose; value of apparatus and supplies, \$7400; 1 building owned, \$2000; 150 members; 2 paid full time; expenses in 1887, \$6500; bell alarm. L. U. Griffin.

WATER SUPPLY—River; 1 reservoir; direct pressure, 70 pounds. E. H. Barrett, City Clerk.

Canton, Lincoln Co., population 1600; buildings, brick and wood, 1 and 2 stories; department consists of 4 hand extinguishers, 2 ladders. D. C. Hull.

WATER SUPPLY—4 public wells. G. Olvor, City Clerk.

Central City, Lawrence Co., population 1080; frame buildings; 1 hook and ladder truck; 1 hose carriage; 750 feet good cotton hose; 500 feet linen, good, 200 feet poor; value of apparatus, etc., \$2000; 30 members, all volunteers; bell alarm. T. D. Murria.

WATER SUPPLY—2 reservoirs; direct pressure; 1½ miles street mains; 5 hydrants; pressure, 50 pounds. C. H. Kammon.

Chamberlain, Brule Co., population 1000; buildings frame; one and two stories; department consists of 1 hook and ladder truck; 2 hose carriage; 1800 feet linen hose, good; value of apparatus and supplies, \$2500; 15 members; 1 building owned; value, \$600; bell alarm. Chief engineer elected by city council. S. Hayes.

WATER SUPPLY—Water-works; gravity system; 1 reservoir; 2½ miles street mains; diameter of 2 to 5 inches; 12 hydrants; pressure, 150 pounds. C. C. Morrow, D. F. Burkholder.

Deadwood, Lawrence Co., population 13777; 1 hook and ladder truck; 4 hose carriages; 3000 feet serviceable hose; electric fire alarm. P. Rewman.

WATER SUPPLY—Water-works; gravity, 4 miles; 17 hydrants; 80 pounds pressure. I. M. Brelsford. S. F. Whitbeck.

Devil's Lake, Ramsey Co., population 1000; buildings wood; one and one-half stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet hose, good; bell alarm. C. W. Kelly.

WATER SUPPLY—4 cisterns; 225 bbls. each; 4 reservoirs; capacity, 255 bbls. each. C. M. Fisher, Town Clerk.

Fargo, Cass Co., population *10,000; area, 3500 acres; fire limit, 850 acres; brick and frame buildings, one, two, three and four stories; 8 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 3500 feet of serviceable hose; value of apparatus, \$9000; 2 buildings, value \$4000; 90 volunteer members; 2 paid, electric alarm, 40 boxes. Chief elected by department. Wm. Hart.

WATER SUPPLY—River, direct; 12 miles street mains; diameter of largest, 16 inches; 50 hydrants in use. W. B. Douglass, H. L. Maxey.

Flandrau, Moody Co., population 1000; area, 1440 acres; brick and frame buildings, one and two stories; 1 hand engine; 1 hook and ladder truck; 7 hose carriages; 1000 feet good hose; 20 volunteer members; bell alarm.

WATER SUPPLY—River and wells. W. R. Hyde, Town Clerk.

Grand Forks, Grand Forks Co., population 7000; brick and frame buildings, one to three stories; 1 chemical hand extinguisher; 1 hook and ladder truck; 4 hose carts; 4000 feet good hose; value of apparatus, etc., \$10,000; 141 members; 1 paid full time, 3 part time, 137 volunteers; electric alarm; 4 street boxes. F. C. Whitbick.

WATER SUPPLY—Water-works; direct pressure;

3 miles street mains; 45 hydrants. W. R. Burly, Town Clerk.

Hurom, Beadle Co., population 4000; area, 1800 acres; causes of fires investigated; frame buildings, two stories; 1 hook and ladder truck; 2000 feet good rubber hose; 500 cotton; value of apparatus, etc., \$4400; value of buildings in use, \$950; 75 volunteer members; expenses in 1887, \$600; bell alarm. W. B. Sterling.

WATER SUPPLY—Water-works; 2 miles street mains; diameter of largest, 9 inches; 22 hydrants; expenses of water department, \$3500. A. McIntosh, A. Taylor.

Jamestown, Stutsman Co., population *4000; brick and frame buildings, two stories; 2 chemical engines; 4 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose; value of apparatus, \$3000; 30 volunteer members; expenses in 1887, \$375; bell alarm. J. T. Vennum.

WATER SUPPLY—Artesian well; now laying street mains; gravity pressure, 100 pounds. A. Blewitt, Town Clerk.

Larimore, Grand Forks Co., population 1060; area, 320 acres; frame buildings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 39 volunteer members. Chief elected by members. A. D. Baughman.

WATER SUPPLY—6 cisterns and wells; total capacity, 54,400 gallons daily.

Madison, Lake Co., population *2000; area, 900 acres; causes of fires investigated; frame, stone and brick buildings; shingle roofs permitted; 1 hook and ladder truck; 2 chemical engines; 40 members, volunteers; bell alarm; 1 building used, value \$2500.

WATER SUPPLY—Wells. Report of 1887.

Mandan, Moreton Co., population *3000; buildings, brick and frame, one, two and three stories; department consists of 1 hook and ladder truck and 2 hose carriages; 2000 feet good rubber hose, 400 feet poor; value of apparatus and supplies, \$3500; 50 members, volunteers; expenses in 1887, \$1000; electric alarm, connects with steam whistle. E. C. Rice.

WATER SUPPLY—Water-works, direct pressure; 1 mile street mains; 8 hydrants: J. Fogarty, J. McGuiness.

Mayville, Traill Co., population 2000; area, 640 acres; buildings, frame, 1 and 1½ stories; department consists of 1 hand engine and 1 hose carriage; 750 feet good rubber hose; value of apparatus and supplies, \$2000; 35 members, volunteers; bell alarm. B. P. Welch.

WATER SUPPLY—Artesian wells, capacity 2500 barrels; 4 cisterns, capacity 800 barrels. N. D. Nelson, City Clerk.

Pierre, Hughes Co.; frame and brick buildings, one to three stories; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose, 2100 feet cotton, good; value of apparatus, supplies, etc., \$4000; 86 volunteers; total expenses for 1887, \$5000, bell alarm. Jack Barck.

WATER SUPPLY—Water-works; 1 reservoir, capacity 2,000,000 gallons; gravity and direct pressure; 5 miles street mains; 96 hydrants; pressure, 132 pounds. John Troy, Ch. E. Alsop.

Rapid City, Pennington Co., population *2500; buildings, brick and wood, two and three stories; department consists of 1 hook and ladder truck and 3 hose carriages; 1000 feet good rubber hose, 300 feet poor; 600 feet linen, good; value of apparatus and supplies, \$2000; 75 members, volunteers; bell alarm. J. R. Brennaa.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, capacity 800,000 gallons; 5 miles

DAKOTA—Continued.

street mains; 20 hydrants; pressure, 80 pounds. Jas. Long, F. Corey.

Redfield, Spink Co., population 1000; area, 100 acres; sale and use of fireworks prohibited; causes of fires investigated; frame and brick buildings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 1000 feet cotton, good; value of apparatus, \$3000; 1 building, value 1000; 55 volunteer members; bell alarm. Chief elected by companies and approved by the city council. D. Hunt.

WATER SUPPLY—4 cisterns; artesian well with a pressure of 200 pounds; mains in the principal streets and hydrants at the corner of each block. W. W. Moore, E. King.

Sioux Falls, Minnehaha Co., population *10,000; fire limit, 12 blocks; fireworks ordinance; mercantile buildings, brick and stone, four and five stories; department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings; 3500 feet good rubber hose; 100 feet poor; value of apparatus, etc., \$12,000; a buildings, value \$650; membership, 113, 2 paid; bell alarm. Chief elected by department and approved by council. J. W. Hutchinson.

WATER SUPPLY—Water-works; 4 pumps; stand-pipe, capacity 6000 barrels; 6 miles mains; 45 hydrants. L. C. Winslow, W. H. Holt.

Spearfish, Lawrence Co., population 800; buildings, wood, one and a half stories; department consists of a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 400 feet rubber hose, good; 100 feet poor; 400 feet cotton, good; 100 feet, poor; value of apparatus and supplies, \$1500; members, 50; volunteers; bell alarm.

WATER SUPPLY—Gravity system, 1 reservoir; 1½ miles street mains; 12 hydrants. F. Overman, Town Clerk.

Tyndall, Bon Homme Co., population 600;

buildings, wood, one story; fire department consists of 30 members; bell alarm. A. A. Grant.

WATER SUPPLY—Artesian well. J. Williams, Town Clerk.

Vermillion, Clay Co., population 2000; bucket brigade; 200 feet rubber hose.

WATER SUPPLY—Wells and cisterns. George Kolb.

Wahpeton, Richland Co., population *2500; area, 600 acres; mercantile buildings, brick and frame; dwellings, frame buildings, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 2000 feet hose; 4 Babcocks; 100 volunteer members; bell alarm, with electric connection. J. B. Hanly.

WATER SUPPLY—Direct system water-works; 5 miles of mains; 26 hydrants; capacity, 2500,000 gallons; river. H. H. St. John, Chas. Bade.

Watertown, Codington Co., population 4500; 1 chemical engine; 1 hook and ladder truck; 1 hose cart; 40 men, paid part time. A. Foley.

WATER SUPPLY—Water-works. J. R. Davenport.

Webster, Day Co., population *1000; frame buildings; 200 chemical hand extinguishers.

WATER SUPPLY—Wells and cisterns. Report of 1877.

Yankton, Yankton Co., population *4500; buildings, brick and wood, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1500 feet cotton hose good, 500 feet poor; value of apparatus and supplies, \$3500; 6 members, 1 paid full time; expenses in 1887, \$400; bell alarm. F. Kincel.

WATER SUPPLY—Direct pressure; a reservoir, capacity 90,000 gallons; 4 miles street mains; 16 hydrants; pressure, 32 pounds. J. Branch, J. Kingbury.

The following place has no fire protection: Elk Point, Union Co., population *1100.

DELAWARE.

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Camden, Kent Co., population 1577; area, 500 acres; fireworks ordinance; brick and frame buildings, two and three stories; apparatus, valued at \$750; 2 chemical hand extinguishers and hook and ladder truck; 1 building, valued at \$200; membership 32, volunteers uniformed. William Ellison.

WATER SUPPLY—Well. W. B. Nock, Town Clerk.

Delaware City, New Castle Co., population *1250; area, 1200 acres; frame and brick buildings; 1 hand fire engine; 500 feet new hose. G. N. Bright.

WATER SUPPLY—Good. W. A. Jester, Town Clerk.

Dover, Kent Co., population *4000; fireworks ordinance; frame and brick buildings, two and three stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; 40 members; value of apparatus and supplies, \$2500; value buildings, \$3000. Chief elected by council. E. L. Clarke.

WATER SUPPLY—Water-works; diameter of largest street main, 8 inches; smallest, 4 inches; 28 hydrants; water pressure, 30 to 110 pounds. F. F. Cook, A. S. Kirk.

Frederica, Kent Co., population 696; frame buildings, two and a half stories; department con-

sists of 3 hand extinguishers; 100 feet good rubber hose.

WATER SUPPLY—Pumps and creek. W. E. Knowles, Town Clerk.

Georgetown, Sussex Co., population 1200; fireworks ordinance; frame buildings, two stories; no fire department; apparatus to be bought.

WATER SUPPLY—Pumps and driven wells. C. S. Moore, Town Clerk.

Laurel, Sussex Co., population *2000; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, frame, two stories; no fire department; 2 hand engines; 200 feet leather hose, good, owned by manufacturers.

WATER SUPPLY—Wells and creek. I. J. Wootten, Town Clerk.

Leipsic, Kent Co., population 550; frame buildings, two and three stories; department consists of 1 hook and ladder truck; no fire department.

WATER SUPPLY—Pumps.

Middletown, New Castle Co., population 12000; brick buildings, two and three stories; department consists of 1 hose carriage; 1000 feet new rubber lined hose; value of apparatus and supplies, \$1000; 35 volunteer members; steam whistle alarm. Geo. Hopkins.

WATER SUPPLY—Water-works; gravity pres-

sure; Worthington pumps; capacity, 245 to 410 gallons per minute; 1 hydrant; pressure, 85 pounds. Thos. Munoz, Jr., Town Clerk.

Milford, Kent Co., population 3000; frame buildings, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$500; 30 volunteer members; expenses in 1887, \$50; bell alarm. C. H. Tuthill.

WATER SUPPLY—River and driven wells.

New Castle, New Castle Co., population 5000; area, 2000 acres; fire limit, same; mercantile buildings, brick, three and four stories; shingle and other wooden roofs permitted; dwellings, brick and stone, three and four stories; department, a steam fire engine, 1 hook and ladder truck, 20 chemical hand extinguishers, 1 hose carriage; 1000 feet new hose, 500 feet rubber, poor; value of apparatus and supplies, \$5500; 60 members, 2 full paid; annual expenses, \$4000. R. J. Conway.

WATER SUPPLY—1 reservoir, supplied by springs; 40 miles street mains; diameter, 3 to 10 inches; 357 hydrants; pressure, 45 pounds.

Seaford, Sussex Co., population 1800; 1 hook and ladder truck; ladders and buckets.

Report of 1887.

Smyrna, Kent Co., population 13200; 3 hand engines; 2 hose carriages; 1 hook and ladder truck; 1000 feet hose; 1 fire company. S. Taylor.

WATER SUPPLY—Water-works, stand-pipe and direct pumping; cost \$24,000; 31 hydrants. A. Taylor, J. B. Cooper.

Wilmington, New Castle Co., population 51,000; brick buildings, 3 stories; department consists of 6 steam engines, 4 hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 6000 feet good hose; 21 horses; value of apparatus, etc., \$50,000; membership, 700; 9 paid full time, 6 part time; telegraph alarm, 20 boxes; expenses during 1887, \$25,000. F. A. Robinson.

WATER SUPPLY—Water-works; gravity pressure, 49 pounds to square inch; 2 reservoirs, capacity 4,000,000; 358,651 feet of mains; 577 hydrants; pressure, 50 pounds. H. B. McEntire, Wm. H. Lee.

The following places have no fire protection: **Lewes**, Sussex Co., population *2032. **Milton**, Sussex Co., population 11026. **Newark**, New Castle Co., population 1145.

DISTRICT OF COLUMBIA.

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Washington, population *230,000; sale and use of fireworks prohibited; causes of fires investigated; brick, stone and frame buildings, one to six stories; 8 steam fire engines; 4 chemical hand extinguishers; 3 hook and ladder trucks; 8 hose carriages; 2 fuel carts; siamese couplings used; 20,000 feet good cotton hose, 2000 feet poor; 49 horses; 9 buildings used, value \$108,000; paid department,

101 members; expenses in 1887, \$108,000; telegraph alarm, 160 street boxes. Chief appointed by district commissioners. Joseph Paris.

WATER SUPPLY—Water-works; 2 reservoirs; 2 cisterns; gravity pressure; 179½ miles street mains, diameter 4 to 36 inches; 1168 hydrants; pressure, 20 pounds. H. F. Hayden.

FLORIDA.

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Bartow, Polk Co., population 12000; frame buildings, 2 stories; 2 chemical engines; 1 hook and ladder truck; 200 feet good rubber hose; value of apparatus, \$2000; 30 volunteer members; bell alarm. C. E. Reed.

WATER SUPPLY—Tank, capacity 2000 gallons. J. W. Boyd, Town Clerk.

Brooksville, Hernando Co., population 1800; frame buildings, one and two stories; 2 chemical engines; 300 feet good rubber hose; value of apparatus, \$1200; 25 volunteers; bell alarm. C. C. Kesthley.

WATER SUPPLY—Wells. A. B. Whelply, Town Clerk.

Daytona, Volusia Co., population *1200; buildings frame, two stories; department consists of 2 chemical engines, 2 hose carriages; 180 feet rubber hose, good; value of apparatus and supplies, \$3000.

WATER SUPPLY—River. H. F. Douglass, Town Clerk.

De Land, Volusia Co., population 2000; fire limit, 50 acres; sale of fireworks prohibited; brick and frame buildings, one to three stories; 2 chemical engines; 4 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus, \$1800; mem-

bership 57, volunteers. F. S. Goodrich, S. B. Wright.

Eustis, Lake Co., population *2000; buildings wood, one to three stories; department consists of 2 chemical engines; 15 chemical hand extinguishers; value of apparatus and supplies, \$1000; members, 25; expenses in 1887, \$75; bell alarm. A. M. De Witt.

WATER SUPPLY—Lake. G. W. Church, Town Clerk.

Fernandina, Nassau Co., population 4000; area, 250 acres; fire limit, 20 acres; brick and frame buildings, 2 stories; 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 200 feet good rubber hose; 42 rubber buckets; value of apparatus and supplies, \$2000; 35 volunteer members.

WATER SUPPLY—Water-works in course of construction; artesian well. G. E. Wolfe, City Clerk.

Gainesville, Alachua Co., population 3800; area, 2300 acres; frame and brick buildings; 1 hand engine; quantity of defective hose.

No water supply.

Report of 1887.

FLORIDA—Continued.

Jacksonville, Duval Co., population *25,000; 1 hook and ladder truck; 3 hose carts; 3500 feet hose; 20 men, all paid; 6 horses; telegraph alarm. Peter Sones.

WATER SUPPLY—Water-works; direct pressure; 8 miles street mains; 100 hydrants; pressure, 120 pounds. R. M. Ellis, Superintendent.

Key West, Monroe Co., population 20,000; area, 256 acres; fireworks ordinance; mercantile buildings, frame, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 4 steam engines, 1 hand engine, a hook and ladder truck, 5 hose carriages; siamese couplings used; 5000 feet good hose; value of apparatus and supplies, \$34,000; value of building in use, \$2500; 250 volunteer members; bell alarm. 1 Chief elected by companies. B. F. H. Bowers.

WATER SUPPLY—Ocean; each dwelling has a cistern, capacity 10,000 gallons; artesian wells.

Lake City, Columbia Co., population *2000; 85 volunteers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet hose; 50 leather fire buckets. C. S. Wykoff.

WATER SUPPLY—Lakes and tank 65 feet high, capacity 17,000 gallons; 1500 feet 4-inch and 4400 feet of 6-inch mains, fed by 2 Worthington pumps; 30 hydrants. N. S. Collias, W. M. Ives.

Leesburgh, Sumter Co., population 1500; 1 steamer; a hose reels; 1000 feet hose. E. H. Moto.

WATER SUPPLY—2 cisterns; capacity, 6000 gallons, filled by underground pipe from ice factory. P. W. Butler, Town Clerk.

Madison, Madison Co., population *1000; no fire limit; no fire department; a manufacturing company have a trained force of men always on duty in case of fire; large quantity of rubber and linen hose, buckets and ladders.

WATER SUPPLY—Tanks, pumps, and 5 hydrants.

Milton, Santa Rosa Co., population *2000; area, 615 acres; fire limit, 2 acres; frame and brick buildings; 1 hand engine.

WATER SUPPLY—From river.

Ocala, Marion Co., population 2700; 1 steamer; 2 hose reels; 1 hook and ladder truck; 1000 feet of rubber hose; 2 horses. T. D. Lancaster.

WATER SUPPLY—2 cisterns; capacity 1000 gallons each; also a lake near business portion of town. W. A. Geter, S. S. Burlingame.

Orlando, Orange Co., population *4000; mercantile buildings, brick, three stories; wooden roofs not permitted; dwellings, frame, two stories; department consists of 1 steam engine, 3 chemical engines, 1 hook and ladder truck, 3 hose carriages; 2000 feet good linen hose; value of apparatus and supplies, \$4000; 65 volunteer members; bell alarm. W. C. Sherman.

WATER SUPPLY—Direct pressure; 50 hydrants. J. P. Watson, Town Clerk.

Palatka, Putnam Co., population 4500; area, 1000 acres; fire limit, 800 acres; mercantile buildings, brick and frame, one to three stories; wooden roofs prohibited in fire limits; dwellings, frame, one to three stories; department consists of 1 steamer, 1

hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2500 feet hose, good; 100 volunteer members. R. Reesting.

WATER SUPPLY—Water-works; direct pressure; 80 plugs; pressure, 165 pounds. J. H. Yeaton, Cook Caretton.

Pensacola, Escambia Co., population 12,000; 2 steam fire engines; 2 chemical engines; 1 hook and ladder truck; 5 hose carriages; 3400 feet rubber hose, good; 450 feet rubber hose, poor; 3 men paid full time; 250 volunteers. J. Wilkins.

WATER SUPPLY—Water-works; gravity system; bay and tower, 150 feet high; pressure, 150 pounds; pumping pressure 85 pounds. E. G. Quinn, E. T. Hunt.

Samford, Orange Co., population *3000; buildings, brick and frame, 1 and 2 stories; fireworks ordinance; department consists of 5 chemical engines, 1 hook and ladder truck; 1000 feet hose, good; 30 volunteer members. D. B. Manly.

WATER SUPPLY—Holly system; 2 cisterns; capacity, 40,000 gallons; largest main, 6 inches; hydrant pressure, 80 pounds. W. Beardall.

St. Augustine, St. John's Co., population 3200; department consists of 2 steam engines with heaters, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers, hooks, pikes and chains; 2500 feet hose, new; 60 volunteer members. W. M. Ingraham.

WATER SUPPLY—Four artesian wells; 6 and 3 inch mains; 35 hydrants. E. F. Joyce, William Moody.

Tallahassee, Leon Co., population *3000; buildings, brick and wood, two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$800; 24 volunteer members; 1 part paid. J. E. Spencer.

WATER SUPPLY—Well and cistern. J. L. Demille, Town Clerk.

Tampa, Hillsborough Co., population 6000; 1 hand engine; 1 hook and ladder truck; 600 feet of hose. A. C. Wuerpel.

WATER SUPPLY—River, cisterns and artesian wells; water-works being built. L. Bailey, Town Clerk.

Warrington, Escambia Co., population 1185; area, 1500 acres; fire limit, 500 acres; commander of navy yard investigates causes of fires; frame buildings, 3 stories; shingle roofs permitted; department consists of 1 steam engine, 1 hand engine, 25 chemical hand extinguishers, 3 hose carriages, 1 hook and ladder truck; 1000 feet rubber hose, good condition; 600 poor; 4 horses; membership, 100, all volunteers; bell alarm. Chief elected by the commandant.

WATER SUPPLY—Creek.

Report of 1887.

The following places have no fire protection: Apalachicola, Franklin Co., population *1335; Fort Dade, Hernando Co., population *1200; Lakeland, Polk Co., population 1000; Live Oak, Suwannee Co., population *1000; Marianna, Jackson Co., population *1400; Monticello, Jefferson Co., population *1250; Orange City, Volusia Co., population *1100; Starke, Bradford Co., population 1200.

GEORGIA.

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Albany, Dougherty Co., population *5000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2100 feet hose, good;

membership, 120 men, volunteers. N. J. Cruger.
WATER SUPPLY—28 public cisterns. Y. C. Rust, Town Clerk.

Americus, Sumter Co., population *6000; fire-works ordinance; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department, 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber hose, good; 1900 feet cotton hose, good; value of apparatus and supplies, \$10,500; buildings owned by the city; value, \$3000; membership, 213, volunteers; annual expenses, \$1600; fire alarm bells. A. T. Oliver.

WATER SUPPLY—7 cisterns and artesian well. D. K. Brinsen, City Clerk.

Athens, Clarke Co., population *9000; 1 steam engine; 5 hose reels; 1 hand engine; 2 hook and ladder trucks; 2000 feet good rubber hose; 250 men, volunteers; 4 horses. Geo. Mason.

WATER SUPPLY—Combined gravity and direct pressure system of water-works; reservoir capacity, 10,000,000 gallons; capacity stand-pipe, 150,000 gallons; 56 hydrants; 8¼ miles street mains; diameter, 4 to 12 inches. Wm. McKinnon, W. A. Gillsland.

Atlanta, Fulton Co., population 63,000; area, 38,600 acres; fire limit, 4534 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three to six stories high; tin or gravel roofs; dwellings, wood and brick, one and two stories; department consists of 4 steam engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages, one 2-horse chemical engine (Champion); siamese couplings used; 9000 feet rubber and cotton hose, good; 19 horses; value of apparatus and supplies, \$30,000; 5 buildings owned, value, \$45,000; membership 53, all full paid; total expenses in 1887, \$49,985.99; 39 boxes. Chief elected by council. W. R. Joyner.

WATER SUPPLY—Direct pumping system; water-works; 32 cisterns, capacity 25,000 to 100,000 gallons each; 35 miles street mains and supply pipes; diameter, 6 to 16 inches; 341 hydrants. W. G. Richards, J. H. Goldsmith.

Augusta, Richmond Co., population *40,000; 4 steam engines; 1 hook and ladder truck; 4 hose carriages; 5100 feet good rubber hose; 20 horses; paid department; 51 regular men; electric fire alarm system, 41 boxes. H. M. Young.

WATER SUPPLY—Water-works; gravity pressure; capacity 5,000,000 gallons; 28 miles of mains; 228 hydrants. Wm. Bennett, L. T. Blome.

Bainbridge, Decatur Co., population 1800; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 600 feet rubber hose, good; 500 feet rubber hose, poor; volunteer department, 100 men. W. W. Wright.

WATER SUPPLY—5 cisterns and 2 artesian wells; water tower; capacity, 100 barrels; mains on all important streets. J. I. Harrell, B. Noosebaum.

Barnesville, Pike Co., population *2500; fire-works ordinance; causes of fires investigated; mercantile buildings, brick, one and two stories; tin and iron roofs; dwellings, wood, one and two stories; department consists of 1 steam engine; 1 chemical hand extinguisher, 2 hose carriages; siamese couplings used; 1000 feet of rubber hose, good; value of apparatus and supplies, \$5000; 1 building owned, value \$2000; membership 45, all volunteers; annual expenses, \$300; bell alarm. Chief elected by council. G. L. Summers.

WATER SUPPLY—5 cisterns, supplied from roofs of buildings, capacity 100,000 gallons.

Brunswick, Glynn Co., population *8000; fire limit, 2040 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hand engine, 4 hose carriages, 1 hook and ladder truck; screw couplings used; 1000 feet cotton hose, good; 1000 feet cotton, new; 500 feet rubber, good;

500 feet linen hose, fair; 3 horses; membership 125, volunteers; bell alarm. S. C. Littlefield.

WATER SUPPLY—Water-works; 50 fire plugs; artesian well. W. A. Jeter, E. A. Nelson.

Cartersville, Bartow Co., population 2037; 1 hook and ladder truck. Report of 1887.

Cochran, Paulsli Co., population *1500; area, 2560 acres; fire limit confined to business streets; brick and frame buildings, one story; 1 steam engine, 2 hose carriages; 1000 feet of hose; 1 building used.

WATER SUPPLY—1 cistern, capacity 18,000 gallons; 2 large wells. Report of 1887.

Columbus, Muscogee Co., population *20,000; buildings, brick and wood, one to four stories; department consists of 2 steam engines, 2 hand fire engines, 1 hook and ladder truck, 7 hose carriages, 1 chemical engine on wheels; 2200 feet cotton hose, good; 1700 feet leather, good; value of apparatus and supplies, \$23,130; members, 243, 9 part paid; telegraph alarm, 16 boxes. G. J. Burrus.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs; capacity 150,000,000 gallons; 28 cisterns, 15,000 gallons each; 7 miles street mains; 80 hydrants; pressure, 50 pounds. M. H. Tuggle, M. M. Moore.

Comyers, Rockdale Co., population, 1500; buildings, brick and wood, one and two stories; department consists of 1 hand fire engine, 1 hose carriage; 1200 feet rubber hose, fair; bell alarm. R. J. Quinn, Town Clerk.

Covington, Newton Co., population *2000; 1 hook and ladder company and bucket brigade. J. G. Lester.

WATER SUPPLY—Wells. J. W. Purrington, Town Clerk.

Cuthbert, Randolph Co., population 2120; use of fireworks and fire-crackers prohibited; causes of fires investigated; dwellings, brick, one story; wooden roofs permitted; department consists of 1 steam engine, 1 chemical engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good cotton hose; 1500 feet pcor; value of apparatus and supplies, \$10,000; buildings owned by city; 150 volunteer members; annual expenses, \$300; bell alarm. Chief elected by members. F. Madison.

WATER SUPPLY—4 cisterns, capacity, 60,000 gallons daily, and creek. J. D. Gunn, Town Clerk.

Dalton, Whitfield Co., population 3500; buildings, brick and frame, one and two stories; department consists of 1 chemical engine on wheels, 1 hook and ladder truck; bell alarm. D. K. McKenny.

WATER SUPPLY—Wells and pumps. T. H. Hamilton, Town Clerk.

Darien, McIntosh Co., population 1500; 1 steam fire engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet cotton hose; value of steamer and horses, \$4500; 30 volunteer members. J. J. Kirby.

WATER SUPPLY—River; 1 reservoir; capacity, 28,000 gallons. W. S. McIntosh, Town Clerk.

Dawson, Terrell Co., population *2000; area, 1280 acres; fire limit, 404 acres each side of Court House; fireworks ordinance; mercantile buildings, brick and frame, two stories; dwellings, frame; department consists of 1 steam engine, 1 chemical engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, \$6000; 1 building owned, value, \$800; 65 volunteer members; fire alarm; bells. J. L. James, Town Clerk.

WATER SUPPLY—6 cisterns; capacity, 30,000 gallons each, supplied from roofs of houses, windmill and waste water from Variety Works.

GEORGIA—Continued.

Elberton, Elbert Co., population *1500; buildings, wood, two stories; department consists of 1 hook and ladder truck; 35 members; bell alarm. J. C. Brown.

WATER SUPPLY—Wells and springs. H. J. Brewer, Town Clerk.

Forsyth, Monroe Co., population *1200; buildings, brick and wood, 1 story; department consists of 1 chemical engine on wheels, 1 hook and ladder truck, 3 chemical hand extinguishers; 100 feet rubber hose, good; 15 volunteer members. J. J. Leary.

WATER SUPPLY—Wells. W. C. Sanders, Town Clerk.

Fort Gaines, Clay Co., population *1200; buildings, brick and wood, 1 to 3 stories; department consists of 1 chemical engine on wheels, 1 hose carriage, 3 chemical hand extinguishers; 300 feet rubber-lined hose, 500 feet cotton, good; value of apparatus and supplies, \$5000; 25 volunteer members; bell alarm. J. E. Peterson.

WATER SUPPLY—Artesian well; gravity; 1 reservoir; pressure, capacity 22,000 gallons; pump capacity 1, 100 gallons per minute; 500 yards street mains; 7 hydrants; pressure, 70 pounds. R. T. Foote, Town Clerk.

Fort Valley, Houston Co., population *1800; 1 hook and ladder truck, owned by private company; the town has no fire protection.

WATER SUPPLY—Private cisterns. W. T. Gulledge, Town Clerk.

Gainesville, Hall Co., population *4000; mercantile buildings, brick, one and two stories; dwellings, wood, one and two stories; department consists of 1 hand engine, 1 steam engine, 2 hook and ladder trucks, 2 hose reels; 2000 feet hose. Chief elected by members; 95 men. H. P. Camp.

WATER SUPPLY—4 cisterns, 4 wells. W. H. Campbell, Town Clerk.

Griffin, Spalding Co., population *4800; area, 1200 acres; fire limit, 52 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, one and a half and two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1800 feet rubber hose, good; 950 feet, poor; value of apparatus and supplies, \$14,000; 2 buildings owned, value \$3000; 125 members, 2 paid. Chief elected by the companies. G. B. White.

WATER SUPPLY—4 cisterns, supplied from roofs of buildings, capacity 40,000 gallons daily. Thos. Hall, Town Clerk.

Hawkinsville, Pulaski Co., population 3000; area, 600 acres; fire limit, same; fireworks ordinance; brick and frame buildings, two stories; department consists of 1 steam engine, 1 chemical engine, 3 hose carriages, 1 hook and ladder truck; 1300 feet good hose; value of apparatus, etc., \$6000; 60 volunteer members; annual expenses, \$500; bell alarm. Chief elected by department. F. H. Bozeman.

WATER SUPPLY—Reservoir; capacity, 2500 gallons; artesian well; 1 cistern, 36,000 gallons; 25 hydrants; river. T. J. Holder, Town Clerk.

Macon, Bibb Co., population *30,000; 2 steam fire engines; 1 hook and ladder truck; 3 hose carriages; 1 reserve steamer; 3000 feet good hose; paid department, 28 men. L. M. Jones.

WATER SUPPLY—Tower, capacity 75,000 gallons; reservoir, capacity 2,250,000 gallons; 107 hydrants, 78 attached to mains from reservoir and 29 to main from tower. A. E. Boardman, H. A. Blue.

Madison, Morgan Co., population *2700; area, 2560 acres; fire limit, 1000 yards; fireworks ordinance; mercantile buildings, brick, two stories;

slate and tin roofs; frame dwellings, outside of fire limit, two stories; 1 chemical engine, 2 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, \$1250; buildings, \$3500; 70 volunteer members; bell alarm. Chief elected by company.

WATER SUPPLY—Wells. Report of 1887.

Marietta, Cobb Co., population *3500; fire works ordinance; mercantile buildings, brick, one two and three stories; brick and wood dwellings, one, two and three stories; 1 steam engine; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1550 feet good hose; value of apparatus and supplies, \$5700; 1 building rented at \$200 per year; value \$2000; 75 volunteer members; annual expenses, \$175. H. J. Schomtal.

WATER SUPPLY—7 cisterns, filled from buildings and pumps.

Milledgeville, Baldwin Co., population *4355; area, 3240 acres; fireworks ordinance; mercantile buildings, brick, two stories; metal roofs in fire district; frame dwellings, one a half and two stories; department, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 300 feet good leather hose; 400 feet good rubber hose; value of apparatus and supplies, \$2500; bell tower; fire alarm bells. Jos. Staley.

WATER SUPPLY—6 cisterns, supplied by gutters from houses, capacity from 20,000 to 60,000 gallons. G. W. Caraker, Town Clerk.

Montezuma, Macon Co., population *900; 1 steamer; 1 hose reel; 1000 feet cotton hose; 40 volunteer members. T. E. Chambers.

WATER SUPPLY—Cistern, capacity 35,000 gallons, supplied by artesian wells and creeks. W. L. McKenzie, Town Clerk.

Norcross, Gwinnet Co., population *700; frame and brick buildings; 1 hook and ladder truck.

WATER SUPPLY—Wells. J. W. Gower, Town Clerk.

Perry, Houston Co., population 929; 25 chemical hand extinguishers.

WATER SUPPLY—Wells. Report of 1887.

Quitman, Brooks Co., population *2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1000 feet good rubber hose; 40 men; volunteers. R. C. McIntosh.

WATER SUPPLY—5 cisterns. M. C. Wade, Town Clerk.

Rome, Floyd Co., population 9000; area, 400 acres; fire limit, 100; mercantile buildings, brick, three stories; dwellings, frame, one and two stories; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; siamese couplings in use; 3000 feet good rubber hose; 1550 feet poor leather hose; value of buildings, \$5000; 150 members, volunteers; annual expenses, \$2700; telegraph alarm, 14 boxes. Chief chosen by members. I. J. Wagner.

WATER SUPPLY—Direct system water-works; 1 reservoir, capacity 240,000 gallons daily; 8 miles street mains; diameter, largest, 10 inches; smallest, 4 inches; 73 hydrants; pressure, 85 pounds; annual expenses of water department, \$4000. I. J. Wagner. M. A. Nevin.

Roswell, Cobb Co., population *1300; area, 640 acres; frame and brick buildings; no fire department; water buckets and hand grenades.

Report of 1887.

Savannah, Chatham Co., population *60,000; area, 2290 acres; fire limit, 404 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and

brick, three stories; department consists of 4 steam engines, 1 hook and ladder truck, 6 hose carriages, 1 supply wagon; 5000 feet rubber hose, good; 3000 feet, fair; 18 horses; five buildings used; membership, 65; full paid members, 24; annual expenses, \$32,000; telegraph alarm, 28 street boxes. A. Fernandez.

WATER SUPPLY—Reservoir, supplied by pumps, capacity 12,000,000 gallons daily; 25 miles street mains and supply pipes; diameter, 4 to 24 inches; 310 hydrants; pressure, 30 pounds; expenses of water department in 1887, \$62,000. A. N. Miller, F. E. Rabaree.

Thomasville, Thomas Co., population *5000; area, 2000 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and two stories; department, 2 hand engines, 1 hook and ladder truck, 3 hose carriages, 1 steam fire engine; 1800 feet rubber hose, good; value of apparatus and supplies, \$8500; 2 buildings belonging to department, value \$400; membership, 125, all volunteers; annual expenses, \$550; fire alarm, bells. Chief appointed by city council. C. P. Hansell.

WATER SUPPLY—21 cisterns, supplied from buildings. C. H. Williams, Town Clerk.

Thomson, M'Duffie Co., population 3236; area, 3000 acres; fire limit, 2500 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, frame, two stories, shingle roofs; dwellings, frame, two stories; department consists of 1 hand engine, 1 hose carriage; 300 feet rubber hose, fair; 200 feet, poor; 200 feet cotton hose, fair; value of apparatus and supplies, \$1800; 1 building, value, \$1200; membership 35; all

volunteers; fire alarm, bell. Chief elected by company.

WATER SUPPLY—9 cisterns, capacity 18,000 gallons.

Report of 1887.

Valdosta, Lowndes Co., population 2500; mercantile buildings, brick; 1 fire engine; 1 hand engine; 1 hook and ladder truck; volunteer department, 40 members. C. R. Rendleton.

WATER SUPPLY—Wells. O. Smith, Town Clerk.

West Point, Troup Co., population *2500; area, 100 acres; fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 800 feet rubber hose, good; 300 feet, fair; value of apparatus and supplies, \$4500; 1 building, owned by city, value \$500; membership 25, volunteers; 1 paid. W. G. Shaefer.

WATER SUPPLY—2 cisterns, 25,000 and 35,000 gallons capacity; river.

The following places have no fire protection: Butler, Taylor Co., population 1200. Carrollton, Carroll Co., population *2000. Cedartown, Polk Co., population 1750. Eatonton, Putnam Co., population 1475. Jonesborough, Clayton Co., population *1225. LaGrange, Troup Co., population 2700. Newnan, Coweta Co., population 3000. Sandersville, Washington Co., population *1900. Sparta, Hancock Co., population 848. Talbotton, Talbot Co., population *1650. Warrenton, Warren Co., population *1100. Washington, Wilkes Co., population *2500. Waynesborough, Burke Co., population 1600.

IDAHO.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Albion, Cassia Co., population 300; buildings, brick and wood, one and two stories, shingle roofs; 500 feet rubber hose, good; 50 feet, poor; bell alarm.

WATER SUPPLY—Wells, streams and pumps.

Bellevue, Alturas Co., population —; buildings, brick and wood, one and two stories, wooden roofs; department consists of 1 hose carriage, ladders and hooks; 600 feet rubber hose, good; 100 feet cotton, good; value of apparatus and supplies, \$2000; 35 volunteer members; expenses in 1887, \$250; bell alarm. M. McFall.

WATER SUPPLY—Stand pipe, direct pressure; reservoir, 80 pounds to square inch; 7 miles street mains; 8 hydrants; pressure, 80 pounds. G. B. Pinkham, S. B. Dille.

Boise City, Ada Co., population, *3000; area, 442 acres; fire limit, 20 acres; mercantile buildings, brick and wood, one and two stories; dwellings, wood and brick, one, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose; 500 feet cotton hose, good; value of apparatus and supplies, \$8000; 1 building owned, value \$5000; membership, 100; annual expenses, \$1413. T. C. Gregory.

WATER SUPPLY—7 cisterns, supplied from river; capacity, 12,000 gallons daily; gravity pressure; 2 miles street mains; diameter, 4 inches; 3 hydrants;

pressure, 30 pounds; water-works owned by H. B. Eastman & Bro. Eger Meek, City Clerk.

Eagle Rock, Bingham Co., population *1800; stone and wood buildings, one and two stories; department consists of 1 hose carriage; 300 feet good cotton hose; value of apparatus and supplies, \$500; 16 volunteer members; expenses in 1887, \$360; whistle alarm. E. F. Winn.

WATER SUPPLY—Steam pump; 2 miles street mains; 7 hydrants; 120 pounds pressure. W. H. B. Cron.

Idaho City, Boise Co., population *8000; area, 2560 acres; causes of fires investigated; brick and frame buildings, one and two stories; shingle roofs permitted; department consists of 1 hose carriage; 1200 feet good rubber hose; value of apparatus, \$1000; 1 building, value \$1200; 20 volunteer members; bell alarm. Chief elected by company.

WATER SUPPLY—Reservoir, capacity 80,000 gallons; hydraulic pressure; diameter of mains, 6 inches; annual expenses of water department, \$150. Report of 1887.

Lewiston, Nez Perces Co., population 1500; brick and frame buildings, one and two stories; 1 hook and ladder truck, value \$1500; 70 paid members; bell alarm. C. F. Leland.

WATER SUPPLY—River, wells and ditch. T. H. Hudson, Town Clerk.

ILLINOIS.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or he, person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Abingdon, Knox Co., population 1151; area, 160 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; frame dwellings, one and a half stories; department consists of 1 chemical engine, 1 hand engine, 1 hose cart, 1 hook and ladder truck; 550 feet good rubber hose; value of apparatus and supplies, \$1750; 1 building in use owned by the city, value \$1950; 40 volunteer members; bell alarm. Chief recommended by company and approved by council. E. G. Fox.

WATER SUPPLY—Wells and large cistern Fred. Christian, City Clerk.

Aledo, Mercer Co., population 2200; 1 chemical engine; 1 hook and ladder truck; 1 hand engine; 1 hose cart; 400 feet good rubber hose; 30 volunteers. Wm. Windus.

WATER SUPPLY—Wells; artesian well being sunk. L. D. C. Hays, Town Clerk.

Alexis, buildings, wood, one and two stories, shingle roofs; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 900 feet rubber hose, good; value of apparatus and supplies, \$6000; membership, 35, volunteer; expenses in 1887, \$250; bell alarm. A. Weede.

WATER SUPPLY—Wells. T. B. Patterson, Village Clerk.

Alton, Madison Co., population 8975; area, 2600 acres; fire limit, 866 acres; cause of fires investigated; mercantile buildings, principally brick, three stories; wooden roofs prohibited in fire district; dwellings, brick and frame, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 200 feet rubber hose, good; 250 poor; 1000 feet linen hose, good; horses, 5; value of apparatus and supplies, \$7100; 3 buildings used, value \$8500; 8 members, 4 full paid, 4 part paid; annual expenses, \$4000; telephone alarm. Chief appointed by Mayor, confirmed by council. S. B. Hays.

WATER SUPPLY—Water-works; direct pressure; 2 reservoirs, capacity 4,000,000 gallons daily; 22 miles street mains and pipes; diameter, 4 to 16 inches; 103 hydrants; pressure, 150 pounds; annual expenses of water department, \$9000. T. A. Taylor, P. Ward.

Altoma, Knox Co., population 878; area, 640 acres; buildings, frame, one and two stories; department consists of 2 chemical extinguishers, ladders, hooks and buckets; value of apparatus and supplies, \$75. A. G. Love.

WATER SUPPLY—Wells and cisterns. G. S. Chalmers, City Clerk.

Amboy, Lee Co., population 2448; area, 700 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; dwellings, wood; department consists of 1 steam engine, 10 chemical hand extinguishers, 2 hose carriages; 600 feet rubber hose, good; 400 poor; value of apparatus and supplies, \$7000; buildings, \$4000; membership 40, volunteers; annual expenses, \$1000; bell alarm. Chief elected by city council.

WATER SUPPLY—Well and hydrants supplied from tanks of railroad company. Harry Masterman, City Clerk.

Arcola, Douglas Co., population 2000; 1 hand engine; value of apparatus, \$500; membership, 30 volunteers; bell alarm. W. P. Boyd.

WATER SUPPLY—7 public wells. S. R. Coan, Town Clerk.

Astoria, Fulton Co., population 1800; 1 hook and ladder truck. W. S. Anderson.

WATER SUPPLY—Wells. H. C. Gilbert, Town Clerk.

Auburn Junction, Cook Co. See Town of Lake.

Aurora, Kane Co., population 20,000; 2 steamers; 1 hook and ladder truck; 3 hose carriages; 3000 feet cotton hose, good; 1800 feet rubber, good; 45 members; telegraph alarm. Geo. Singer.

WATER SUPPLY—Water-works; river; 9 cisterns; 20 miles street mains and supply pipes; 220 hydrants; direct pressure. Jas. Battles, J. M. Kennedy.

Austin, Cook Co., population 3000; 1 hand engine; 2 chemicals (on wheels); 1 hook and ladder truck; volunteer department.

WATER SUPPLY—Wells. Ed. S. Austin, Town Clerk.

Barry, Pike Co., population 1500; 1 hook and ladder truck; 1 small fire engine; 2 hose carts; 600 feet good hose.

WATER SUPPLY—Water-works; street mains and hydrants in business part of city. Report of 1887.

Batavia, Kane Co., population 2900; area, 1920 acres; fireworks ordinance; mercantile buildings, wood and stone, three stories; shingle roofs permitted; dwellings, wood and stone, two stories; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 1000 feet rubber hose, good; 200 feet poor; private corporation have 1500 feet; value of apparatus and supplies, \$2500; 1 building in use, value \$500; no organized company; annual expenses, \$125; bell alarm.

WATER SUPPLY—River. Report of 1887.

Beardstown, Cass Co., population 6000; area, 700 acres; fire limit, 2 acres; mercantile buildings, wood and brick, one to three stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1100 feet rubber hose, good; value of apparatus and supplies, \$3000; bell alarm. M. J. Ratineau.

WATER SUPPLY—River, also the C. & Q. R. R. system. T. L. Matthews, City Clerk.

Belleville, St. Clair Co., population 18,000; area, 840 acres; fire limit, 210 acres; brick buildings; 3 steam fire engines; 2 hose carriages; 1500 feet rubber hose; 300 feet cotton, good; 2400 feet rubber; 500 feet cotton; 300 feet linen, poor; 5 horses; value of supplies, etc., \$23,000; 5 buildings owned, value \$17,000; 17 members, 3 paid full time, 14 part time; annual expenses, \$2000. Louis Kline.

WATER SUPPLY—Ponds; 18 cisterns, capacity 2000 gallons daily; water-works; direct systems; 12 miles mains; 100 hydrants, capacity 2,500,000. M. T. Strockey, J. W. McCullough.

Belvidere, Boone Co., population 4000; 5 one brick and frame buildings; chemical extinguishers; 2 hand engines; 1 hook and ladder truck; 1200 feet rubber hose, good; 2 hose carts. R. A. Simpson.

WATER SUPPLY—River and 5 large cisterns. A. E. Jenner, City Clerk.

Blandinsville, McDonough Co., population 1775; area, 640 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick and

frame, one and two stories high; shingle or other wooden roofs permitted; dwellings, frame, one and two stories; no department; 1 chemical engine; 3 hook and ladder trucks; 100 feet rubber hose, good. S. C. Barlow, Town Clerk.

Bloomington, McLean Co., population *28,000; area, 2560 acres; fire limit, 40 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, one and two stories; department includes 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2800 feet rubber hose, good; 6 horses; value of apparatus and supplies, \$12,000; 2 buildings used, value, \$14,000; membership 19; 6 full paid, part paid, 13; annual expenses, \$8000; telephone alarm; 42 street boxes. Chief elected by council. J. J. O'Neil.

WATER SUPPLY.—Water-works; direct pumping and stand-pipe system; 28 cisterns, supplied from water-works, capacity 500,000 gallons daily; 14 miles street mains; diameter, 4 to 10 inches; 201 hydrants; pressure, 85 pounds; expenses of water department in 1886, \$10,000. M. X. Chuse.

Report of 1887.

Blue Island, Cook Co., population *3000; 2 hook and ladder trucks; 2 hose carriages; 1000 feet rubber hose, good; 100 feet poor; 36 volunteer members.

WATER SUPPLY.—Water-works; 1 tank; 1700 feet of street mains and supply pipes; 34 hydrants. J. Steffel.

Report of 1886.

Blue Mound, Macon Co., population 900; buildings, wood, one story; department consists of 1 hose carriage; 400 feet rubber hose, good; membership, 12 volunteers. John McClure.

WATER SUPPLY.—Water-works; gravity and direct pressure; steam pump. G. W. Drysdale, Town Clerk.

Braidwood, Will Co., population 5524; area, 1280 acres; fireworks ordinance; causes of fires investigated; frame buildings; 2 chemical engines; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carts; 1100 feet good rubber hose; value of apparatus, etc., \$5000; 2 buildings in use, value \$1000; membership, 50 volunteers; bell alarm. John Hynd.

WATER SUPPLY.—Cisterns, force pump and hydrants. Alex. Kirkpatrick, Samuel Rickson.

Bushnell, McDonough Co., population *2150; area, 650 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle or other wooden roofs permitted outside the fire limits; dwellings, frame and brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 4 chemical hand extinguishers; 300 feet rubber hose, fair; value of apparatus and supplies, \$800; 1 building owned, value \$700; membership, 30, full paid; annual expense, \$225; fire alarm, bell. W. E. Beach.

WATER SUPPLY.—Wells and force pumps. O. C. Hicks, Town Clerk.

Cabery, Ford Co., population 400; buildings, wood, two stories, wooden roofs; department consists of 1 hand engine, 4 chemical extinguishers, 1 hose carriage, ladders, pikes, hooks and ropes; 350 feet rubber hose, good; value of apparatus and supplies, \$700; members, 30, volunteers; bell alarm. Jacob Spies.

WATER SUPPLY.—Water tower, 45 feet high; capacity, 1100 barrels; 3500 feet street mains, 6 inches; 10 hydrants. Wm. F. Hoyt, Village Clerk.

Cairo, Alexander Co., population *12,000; area, 1100 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 7 hand engines, 8 hose carriages; 7000 feet rubber hose, good; value of apparatus and supplies, \$16,-

000; 5 buildings owned, value \$22,500; members 1920, volunteers; annual expenses, \$3000; bell alarm. W. Halliday.

WATER SUPPLY.—River and 10 cisterns; water-works; 13 miles of main; 150 hydrants. P. Herdle, Casey Suter.

Cambridge, Henry Co., population 1203; area, 640 acres; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good, 250 poor; value of apparatus and supplies, \$3500; 1 building owned, value \$2000; 75 volunteer members; bell alarm. Chief elected by trustees. J. McFadden.

WATER SUPPLY.—Wells and cisterns. W. R. Allen, Village Clerk.

Canton, Fulton Co., population *5000; 1 steam engine; 4 tank chemical; 1 hook and ladder truck; 3 hose carriages; 2350 feet good cotton hose; 5 paid men, 20 volunteers; 4 horses. W. H. Shaw.

WATER SUPPLY.—Water-works; stand pipe; direct pressure; 26 hydrants. John Ferguson.

Carlinville, Macoupin Co., population *3500; area, 600 acres; fire limit, 20 acres; chief investigates causes of fires; mercantile buildings, brick, two to three stories; shingle roofs permitted; dwellings, wood, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose, good, 100 poor; 400 cotton hose, good; 1 bucket wagon; value of apparatus and supplies, \$2000; 1 building owned, value \$200; 50 volunteer members; annual expenses \$75; bell alarm. Chas. H. Burgdorff.

WATER SUPPLY.—Wells and cisterns, supplied from buildings, capacity 19,565 gallons each; water-works to be built. W. H. Behrens, Town Clerk.

Carlyle, Clinton Co., population *3000; 1 hook and ladder truck; 7 chemical extinguishers; volunteer fire department, 36 men and 3 hose companies 12 men each; electric alarm. Henry Bender.

WATER SUPPLY.—Water-works. J. G. Taylor, C. R. Bemer.

Carmi, White Co., population *3200; area, 700 acres; buildings, brick and frame, two stories; 2 hand engines, 1 hook and ladder truck; 1000 feet hose; value of apparatus, supplies, etc., \$1600; 1 building owned, value \$600; 80 volunteers; 1 night watchman paid by city; bell alarm. Chief elected by company. John Griffin.

WATER SUPPLY.—Wells and cisterns. Wm. H. Phipps, City Clerk.

Carrollton, Green Co., population 1934; brick and frame buildings, one and two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$900; 25 volunteers; steam whistle alarm. Wm. Sinclair.

WATER SUPPLY.—Wells and cisterns. E. Miner, City Clerk.

Carthage, Hancock Co., population 1594; area, 640 acres; fire limit, 6 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; wood dwellings, two stories; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 1200 feet good rubber hose; value of apparatus and supplies, \$1900; 50 volunteer members; bell alarm. John Elder.

WATER SUPPLY.—Artesian well; reservoir; direct pressure; committee in charge. S. W. Merrill, Town Clerk.

Centralia, Marion Co., population *5085; area, 1280 acres; fire limit, 60 acres; mercantile buildings, brick, two and three stories; wood dwellings, two stories; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 2 hose

ILLINOIS—Continued.

carriages; 1200 feet good cotton hose; value of apparatus and supplies, \$1600; two buildings owned, value \$800; 40 volunteer members. Chief elected by companies and city council. A. L. Reinhardt.

WATER SUPPLY—Direct pumping system; 650 feet of street mains and supply pipes; diameter of main, 4 inches; 7 hydrants; pressure, 150 pounds. D. Oxley, Z. S. Condit.

Cerro Gordo, Platt Co., population 600; brick and wood buildings, one and two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 8 ladders; 300 feet good rubber hose; value of apparatus and supplies, \$600; 32 volunteer members; bell alarm. M. N. Nickels.

WATER SUPPLY—Wells and cisterns. E. A. Barwell, Town Clerk.

Champaign, Champaign Co., population *6500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2 horses; 700 feet rubber hose, 1000 feet good cotton; 26 volunteers.

WATER SUPPLY—Water-works; direct and gravity; 7 miles mains; 90 pounds pressure; 55 hydrants. W. B. McKinley.

Report of 1887.

Charleston, Coles Co., population *4000; brick and frame buildings, two and three stories; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., \$4000; 70 men; telegraph to reservoir, and bell alarm. Joe Trainor.

WATER SUPPLY—Direct pressure from river; 10 miles of street mains; 35 hydrants; pressure, 80 pounds. Samuel Merritt, Felix Blunkenbaker.

Chatsworth, Livingston Co., population *1054; area, 640 acres; fire limit, same; fireworks ordinance; frame buildings, one and a half stories; shingle roofs permitted; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose; 500 feet good cotton hose; value of apparatus and supplies, \$5000; buildings, \$2000; 75 volunteer members; annual expense, \$100; bell alarm. Chief elected by council. Hy. Game.

WATER SUPPLY—12 cisterns, capacity 500 barrels. B. L. Yates, Town Clerk.

Chebanee, Iroquois Co., population 728; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose. Geo. Spies.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; $\frac{1}{4}$ mile of street mains and supply pipes; 10 hydrants; also force-pump, with suction hose. George Spies, Terry Steele.

Chemom, McLean Co., population 1063; 1 hook and ladder truck.

WATER SUPPLY—4 cisterns, 1 300-barrel tank, with windmill and hydrants. Report of 1887.

Chicago, Cook Co., population *800,000; area and fire limit, 27,300 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four to twelve stories; brick dwellings, three stories; department consists of 43 engine companies (2 fireboats included), 12 chemical engines, 60 chemical hand extinguishers, 13 hook and ladder companies; siamese couplings used; 25,600 feet good rubber hose, 36,071 feet good cotton; 246 horses; value of apparatus, supplies, real estate and buildings, \$1,497,368; 49 buildings owned; 582 full paid members; expenses in 1887, \$845,000; fire alarm telegraph, 506 street boxes. Chief appointed by Mayor and confirmed by city council. Fire patrol supported by insurance companies. D. J. Swenke.

WATER SUPPLY—Lake Michigan; direct pumping and stand-pipe system; 76 cisterns; 665 miles street mains and supply pipes; diameter, 4 to 36 inches; 5899 hydrants; pressure, 30 pounds.

Chillicothe, Peoria Co., population 936; area, 200 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood, one and two stories; 1 chemical engine; 4 chemical hand extinguishers; 300 feet rubber hose, good; 400 poor; annual expense, \$130; bell alarm.

WATER SUPPLY—River and wells. E. F. Scarey, Town Clerk.

Clayton, Adams Co., population 1143; 1 hand engine; 1000 feet rubber hose.

WATER SUPPLY—Wells and cisterns. Report of 1886.

Clinton, De Witt Co., population *3007; area, 1000 acres; fire limit, 4 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame and brick, one and two stories; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 500 feet rubber hose, good; 100 poor; value of apparatus and supplies, \$3000; buildings, \$9000; bell alarm. J. E. Moffett.

WATER SUPPLY—6 cisterns and 6 wells, cisterns supplied by pipes from buildings.

Coal City, Grundy Co., buildings, wood, one and two stories; department consists of 1 hand engine, hook and ladder truck, 1 hose carriage, ladders and hooks; 500 feet rubber hose, good; value of apparatus and supplies, \$1300; members 40; volunteers; bell alarm. A. J. Smith.

WATER SUPPLY—Wells. F. W. Francis, Village Clerk.

Colechester, McDonough Co., population 1067; buildings, brick and wood, one and two stories; shingle and tin roofs; department consists of 3 chemical hand extinguishers.

WATER SUPPLY—Wells. D. E. Perry, City Clerk.

Collinsville,—Madison Co., population *4000; 1 hand engine; 2 hose carriages; ladders; 1000 feet good hose; 20 members; 1 building. Report of 1887.

Danville, Vermilion Co., population *1200; area, 3000 acres; fire limit, 30 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick and wood, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 1000 feet, poor; 2 horses; value of apparatus and supplies, \$10,000; 1 building owned, value \$8000; membership, 23; full paid members, 5; part paid, 8; annual expenses, \$13,000; automatic alarm. G. W. Luft.

WATER SUPPLY—Water-work, 2 reservoirs, supplied by springs, capacity 4,000,000 gallons daily; 22 cisterns, supplied by reservoirs, capacity 8800 barrels; 14 miles street mains; 107 hydrants. J. M. Carson, A. C. Freeman.

Decatur, Macon Co., population 9547; 4 chemical extinguishers; a hook and ladder truck; 7 hose carriages; 3400 feet rubber hose, good; 1100 feet rubber hose, poor; telegraph alarm, 6 street boxes; 163 volunteers. F. B. Winebrenner.

WATER SUPPLY—Water-works; direct pressure; $\frac{9}{16}$ miles of street mains; 91 hydrants. J. T. Barnett, F. C. Betzer.

DeKalb, DeKalb Co., population *3000; area, 700 acres; fire limit, 25 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, one and a half and two stories; department consists of 10 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, \$1500; 1

building owned, value \$1200; 40 volunteer members; annual expenses, \$1500. Wm. Muller.

WATER SUPPLY—Steam power from 2 wells; 1 reservoir, supplied by steam pump, capacity 125,000 gallons daily; direct pressure; 3500 feet street mains; diameter, 3 to 6 inches; 31 hydrants; pressure, 150 pounds; annual expenses of water department, \$2000. George Sharp, W. S. Leroyen.

Delavan, Tazewell Co., population 1340; fire-works ordinance; frame and brick buildings, two stories; shingle roofs; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hand engine; value of apparatus and supplies, \$1600; building, \$400; membership, 30. C. W. Few.

WATER SUPPLY—Water-works. M. E. Montgomery, J. C. Appleton.

Dixon, Lee Co., population *5000; area, 2560 acres; fire limit, 200 acres; fireworks ordinance; fire warden investigates causes of fire; mercantile buildings, brick, three stories; wood dwellings, two stories; department consists of 2 hook and ladder trucks, 4 hose carriages; 2500 feet good rubber hose; 350 feet poor; value of apparatus and supplies, \$8000; 2 buildings owned, value \$2000; 80 volunteer members; annual expenses, \$400; electric telegraph alarm. Chief recommended by city council and confirmed by the Mayor. A. J. Graff.

WATER SUPPLY—Direct pumping system of water-works; 65 hydrants; reservoir pressure, 45 pounds; direct pressure for fire, from 100 to 150 pounds. J. Donnelly, Geo. Steel.

Du Quoin, Perry Co., population *5000; brick and wood buildings, two and three stories; department consists of 1 hand engine, 1 chemical on wheels, 1 hook and ladder truck, 1 hose carriage, 10 chemical hand extinguishers; 300 feet good rubber hose; 300 feet, poor; value of apparatus and supplies, \$1000; 100 volunteer members; bell alarm. Jacob Schiele.

WATER SUPPLY—Wells and cisterns. F. V. Nettleton, City Clerk.

Dwight, Livingston Co., population *1400; fire limit, 20 acres; fireworks ordinance; mercantile buildings, frame and brick, one and two stories; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet of hose; value of apparatus, \$2000; 1 building used; 20 volunteers. Charles McBaker.

WATER SUPPLY—Wells and railroad tank.

Earlville, La Salle Co., population *1500; brick and wood buildings, two stories; department consists of 1 hook and ladder truck; bell alarm. D. Large.

East Dubuque, Jo Davies Co., population *1200; area, 300 acres; fire limit, 200 acres; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet good leather hose; 300 feet, poor; 1000 feet good rubber; value of apparatus and supplies, \$2500; 1 building used, value \$1300; bell alarm. Theophilus Dames.

WATER SUPPLY—1 reservoir; artesian well; cisterns and river; 1 mile of mains, supplied from wells. M. H. Bergman, Geo B. Rewell.

East St. Louis, St. Clair Co., population *12,000; buildings, brick and wood, two stories; department consists of 8 steam engines, 2 hose carriages; 2500 feet rubber hose, good; 4 hoses; members 4, paid; telegraph alarm; 20 boxes. M. Walsh.

WATER SUPPLY—Water-works; direct pressure; 1 reservoirs, capacity 8,000,000 gallons; Deane pumps, capacity 9,000,000 gallons; 16 miles street mains; 183 hydrants; pressure, 80 pounds. John Meyer, City Clerk.

Edwardsville, Madison Co., population 2887; 1 hand engine, 1 hook and ladder truck; 1 hose car-

riage; 600 feet good cotton hose; 70 men, volunteers. O. F. Jagers.

WATER SUPPLY—18 cisterns. Harry Hall, Town Clerk.

Effingham, Effingham Co., population *4250; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, 400 cotton; 90 men, volunteers. H. Vogt.

WATER SUPPLY—11 cisterns. Gorton Bentneg, Town Clerk.

Elgin, Kane Co., population *14,500; area, 3,500 acres; fire limit, 350 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 2000 feet rubber hose, good; 3 horses owned, 2 hired; value of apparatus and supplies, \$25,000; 5 buildings owned; value, \$46,000; membership, 32; part paid, 3 paid full time; chief elected by department and confirmed by council; fire patrol, 25 members, volunteer.

WATER SUPPLY—Direct pumping system, river, well and springs; 1 mile of street mains; diameter, 3½ to 8 inches; 15 hydrants; pressure, 80 pounds; annual expenses of water department, \$444.

Report of 1887.

Elmwood, Peoria Co., population 1504; 1 hand engine; 1 hose carriage; 400 feet rubber hose, good; 2 feet rubber, poor; 60 men, volunteers. J. J. Heptonstare.

WATER SUPPLY—10 cisterns. F. Douglass, Town Clerk.

El Paso, Woodford Co., population *1560; area, 1440 acres; fire limit, 4 blocks; fireworks ordinance; mercantile buildings, frame and brick, two stories; dwellings, frame, two stories; department consists of 1 chemical engine, 4 chemical hand extinguishers; 1 hose carriage; 1000 feet rubber hose, good; value of apparatus and supplies, \$4000; 1 building; value, \$600; membership 40, volunteers; annual expenses, \$300; bell alarm. Chief elected by company. R. Robinson.

WATER SUPPLY—Wind-mill with engine for steam pump to supply tank; tank 50 feet high; 6-inch main; capacity, 1600 barrels. C. S. Paul, S. K. Hayward.

Eglewood, Cook Co. (See Town of Lake.)

Eureka, Woodford Co., population *1400; frame and brick buildings; 1 hose cart; 500 feet of good hose; volunteer fire company. F. M. Hoyt.

WATER SUPPLY—Water-works; 4,500 feet of mains; 9 double fire hydrants. A. V. S. Baird, Town Clerk.

Evanston, Cook Co., population *8000; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 1600 feet good rubber hose; telegraph alarm; 12 men, paid; 5 horses; 1 patrol wagon. Samuel Harrison.

WATER SUPPLY—Water-works; direct pressure; 3,000,000 gallons capacity; 13 miles of mains; 95 hydrants. Samuel Peeney, J. J. Adams.

Fairbury, Livingston Co., population *3000; area, 700 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two stories, tin and iron roofs; dwellings, frame, two and three stories; department consists of two hand engines, 2 hose carriages; 1200 feet rubber hose, good; 400 feet, fair; 200 feet, poor; value apparatus and supplies, 2500; 2 buildings owned, value, \$800; membership, 30, all volunteers; annual expenses, \$500; bell alarm. Chief elected by members. Wm. Lyles.

WATER SUPPLY—Water-tower 75 feet high, capacity 2000 barrels; 8-inch mains; 12 fire plugs; pressure, 75 pounds; pump gives 175 pounds pressure. Amos Brown.

ILLINOIS—Continued.

Fairfield, Wayne Co., population *2000; area, 720 acres; fire limit, 40 acres; mercantile buildings, brick, 2 stories; dwellings, frame, one and a half and two stories; 1 hook and ladder truck; 1 force pump engine. A. B. Rider.

WATER SUPPLY—Wells and cisterns. H. F. Sibley, Town Clerk.

Farmer City, De Witt Co., population *1360; area, 640 acres; fire limit, 40 acres; 1 hook and ladder truck; 1 hand engine.

WATER SUPPLY—Wells and cisterns. Walter S. Young, Town Clerk.

Flora, Clay Co., population *1800; area, 640 acres; fire limit, same; mercantile buildings, brick, two stories; tin roofs; dwellings, frame, one story; department consists of one hook and ladder truck; value of apparatus and supplies, \$350; bell alarm. Chief elected by members. J. M. Cunningham.

WATER SUPPLY—Wells and cisterns. H. H. Kingsbury, Town Clerk.

Freeburgh, St. Clair Co., population 1038; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 233 feet good hose; value of apparatus, \$800; 35 men, volunteers; bell alarm. Phil Etting.

WATER SUPPLY—Wells, cisterns and pond. John Lintzel, Town Clerk.

Freeport, Stephenson Co., population *9516; frame and brick buildings, two and three stories; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 2000 feet of good rubber hose; 800 feet fair; 3 horses; value of apparatus, etc., about \$3500; 5 men paid full time, 6 part time; expenses for 1887, \$5000; telegraph alarm, 15 street boxes. Rohn F. Rocemier.

WATER SUPPLY—Water-works; stand-pipe system; gravity and direct pressure; 9 miles of street mains; 93 hydrants; pressure, 85 pounds. F. E. Josel, W. C. Clark.

Fulton, Whiteside Co., population 1738; buildings, brick and wood, 2 stories; department consists of 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose, good; value of apparatus and supplies, \$3000; 27 volunteer members. R. E. Moon.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, capacity 117,000 gallons; 1½ miles street mains; 14 hydrants; pressure, 40 pounds. O. E. Finch, A. W. Bastian.

Galena, Jo Daviess Co., population *8000; brick and frame buildings, two to six stories; wooden roofs; a hook and ladder trucks; 4 hose carriages; 2700 feet rubber hose; 700 feet good cotton; 2 horses; value of apparatus and supplies, \$5000; 250 volunteer members; expenses in 1887, \$3000; bell alarm; 1 alarm box. Wm. F. Schultz.

WATER SUPPLY—Artesian well, capacity 125,000 gallons; stand-pipe; gravity pressure; Smedley pumps; capacity 2,000,000 to 3,000,000 gallons daily; 5½ miles street mains; 72 hydrants; pressure, 104 pounds. Walter Bixby, J. B. French.

Galesburg, Knox Co., population 11,439; area, 2660 acres; fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; frame dwellings, two stories; department, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose, 500 feet poor; 500 feet good cotton hose, 500 poor; 4 horses; value of apparatus and supplies, \$10,000; 2 buildings, value \$5000; 12 members; 2 full paid, 10 part paid; annual expenses, \$4000; fire alarm, telephone. Chief elected by common council.

WATER SUPPLY—Direct pumping and gravity system; 3 reservoirs, supplied by wells; capacity, 1,000,000 gallons; 1½ miles street mains; diameter, 6 to 10 inches; 24 hydrants; 150 pounds pressure. W. M. Flanagan.

Report of 1887.

Galva, Henry Co., population *2800; area and fire limit, 1280 acres; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, two stories; 1 chemical engine; 2 chemical extinguishers; 1 hose cart; 1 hook and ladder truck; 1 water witch; 900 feet good rubber hose; value of apparatus, \$3000; 1 building owned, value \$300; 50 volunteer members; annual expenses, \$800; bell alarm. Chief elected by members and approved by board of trustees. E. Sutphin, H. D. Nott.

Geneseo, Henry Co., population *4500; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose, 500 feet poor; 50 volunteers; a paid; 2 hired houses.

WATER SUPPLY—Gravity pressure; 1 reservoir, 125,000 gallons capacity; 3 miles street mains; 46 hydrants. A. White.

Report of 1887.

Geneva, Kane Co., population *1500; brick and stone buildings, two stories; shingle and wooden roofs; department consists of 2 chemical hand extinguishers; bell alarm.

WATER SUPPLY—River and wells. F. Brucker, City Clerk.

Gitman, Iroquois Co., population 1299; 1 hook and ladder truck.

WATER SUPPLY—4 reservoirs.

Golconda, Pope Co., population 1000; frame and brick buildings; department consists of hook and ladder truck. Penn V. Trovillian, Town Clerk.

Grand Crossing, Cook Co., population *2500; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; 500 feet good leather hose; 2 horses; 4 men paid.

WATER SUPPLY—Water-works; direct pressure. 60 hydrants.

Report of 1886.

Greenville, Bond Co., population *2200; area, 640 acres; fire limit, 20 acres; frame and brick dwellings; 1 hose cart; 500 feet of good hose; electric alarm. E. D. Wallace.

WATER SUPPLY—Water-works; direct pressure. 2 miles street mains; 20 hydrants; pressure, 17½ pounds; committee in charge. Ward Reid, Town Clerk.

Griggsville, Pike Co., population 1515; 1 engine; 1 hose cart. G. Ehr Gott.

WATER SUPPLY—Cisterns. E. A. F. Allen, Town Clerk.

Harvard, McHenry Co., population *2500; 1 engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet new cotton hose; 500 feet poor; 600 rubber; 6 paid men, 70 volunteers; 6 horses. Robert Marshall.

WATER SUPPLY—1 large hydrant; 2 exhaustless springs; 8 cisterns. W. S. Wakely.

Havana, Mason Co., population 2500; buildings, brick and wood, two and three stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$800; members 25, volunteers; expenses in 1887, \$150; bell alarm. H. W. Jones, E. Snyder.

Henry, Marshall Co., population 3000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet good rubber hose, 350 feet poor; 55 men, volunteers. F. Kunz.

WATER SUPPLY—Artesian well and cisterns. E. T. Diserway, Town Clerk.

Highland, Madison Co., population 1969; area, 80 acres; fire limit, same; causes of fires investigated; buildings, brick, one to three stories; department consists of 2 hand engines, a hook and ladder trucks, 3 hose carriages; 500 feet rubber hose; 850 feet cotton hose, good; value of apparatus and supplies, \$4400; 2 buildings in use; value, \$3000; mem-

bership, 68 men. Chief appointed by Mayor, with approval of city council. L. H. Ernst.

WATER SUPPLY—14 cisterns, supplied from buildings, capacity 100,000 gallons. L. J. Appel, Town Clerk.

Himekley, De Kalb Co., population 475; buildings, frame, one and one-half stories, wooden roofs; department consists of 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage, 4 chemical hand extinguishers; 500 feet cotton hose, good; value of apparatus and supplies, \$1500; members 48, volunteers; expenses in 1887, \$150; bell alarm. H. Hopkins.

WATER SUPPLY—Water-works; gravity pressure 400 feet; 4 hydrants. J. A. La Brunt, Village Clerk.

Hoopston, Vermilion Co., population *2500; area, 1000 acres; fire limit, 16 acres; brick and frame buildings, two stories; volunteer department; 1 hand engine; 1 hose carriage; 500 feet good rubber hose; value of apparatus, etc., \$1000; 1 building in use, value \$400; bell alarm. W. H. Brillart.

WATER SUPPLY—Cisterns; water-works expected. John Petrey, Town Clerk.

Hyde Park, Cook Co., population 60,000; area, 37,320 acres; fire limit, 1500 acres; mercantile buildings, frame, two stories; wooden roofs permitted; frame dwellings, three stories; department consists of a steam engine, 1 hand engine, 3 hook and ladder trucks, 6 hose carriages; siamese couplings used; 4500 feet good rubber hose; 2000 feet good cotton hose; 1000 feet good linen hose; 600 feet poor linen; 16 horses in use; value of apparatus and supplies, \$17,548; 4 buildings owned, value \$25,000; 1 building rented, \$360 per annum; value, \$14,200; 56 members, 31 full paid, 25 part paid; annual expenses, \$40,000; telegraph alarm, 22 street boxes.

WATER SUPPLY—Water-works; pumping system; 100 miles street mains; diameter, 4 to 24 inches; 300 hydrants; pressure, 20 pounds; cost of maintaining water department, \$20,000. Robert Hawkins, Superintendent.

Jacksonville, Morgan Co., population 10,927; 1 hook and ladder truck; 4 hose carriages; 3000 feet good rubber and cotton hose; paid department, 30 men. James Mitchell.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs, capacity 1,000,000 gallons; 80 hydrants. D. C. Fay, Wm. Kirby.

Jerseyville, Jersey Co., population *4000; 1 hook and ladder truck; 1 hand engine; 15 chemical extinguishers; 1 hose cart; 500 feet good hose; 24 men. J. S. Daniels.

WATER SUPPLY—Artesian well being bored. Thomas W. Butler, City Clerk.

Joliet, Will Co., population *2500; mercantile buildings, stone, three and four stories; shingle roofs permitted; wood dwellings, two stories; department consists of a steam engine, a chemical engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3000 feet good rubber hose; 800 feet, medium; 11 horses; value of apparatus and supplies, \$45,000; 2 buildings in use; 23 members, 8 full paid; annual expenses, \$12,000; fire alarm telegraph, 50 street boxes. Frank Kramer.

WATER SUPPLY—Water-works; 10 miles street mains and supply pipes; diameter, 4 to 16 inches; 60 hydrants; pressure, 55 pounds. J. C. Elwood, R. T. Kelley.

Kankakee, Kankakee Co., population 5651; 1 hook and ladder truck; 20 chemical extinguishers; 20 volunteer members.

WATER SUPPLY—River; 4 cisterns. Report of 1887.

Kenney, De Witt Co., population 600; wooden buildings, one and two stories; wooden roofs; 1 hand engine; 1 hose carriage; buckets and ladders; 250 feet good rubber hose; 50 feet poor. D. Rung. **WATER SUPPLY**—Wells. C. L. Turner, Village Clerk.

Kewanee, Henry Co., population *4573; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1300 feet good rubber hose; 70 volunteer members. A. F. Bigelow.

WATER SUPPLY—Water-works; direct pressure; 31 double hydrants. E. E. Baker, Chas. P. Keinnuck.

Kirkland, De Kalb Co., population 225; wood buildings, two stories; shingle and wooden roofs; 1 hand engine; 1 hose carriage; 36 chemical hand extinguishers; 500 feet good rubber hose; value of apparatus and supplies, \$1200; 40 volunteer members; expenses in 1887, \$200; bell alarm. F. H. Griggs.

WATER SUPPLY—3 reservoirs; capacity, 400 bbls. each. N. M. Burroughs, I. N. Miner.

Kirkwood, Warren Co., population *1000; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose; 35 volunteer m-mbers. R. L. Everett.

WATER SUPPLY—4 wells. W. H. Hartwell, Town Clerk.

Knoxville, Knox Co., population 1600; fire-works ordinance; causes of fires investigated; mercantile buildings, frame and brick, two stories; shingle or wooden roofs permitted; dwellings, frame; department consists of 1 hand engine, 1 hose cart, 1 hook and ladder truck; value of apparatus and supplies, \$1000; 1 building owned, value \$250; bell alarm; department disbanded.

WATER SUPPLY—Wells and cisterns. O. L. Campbell, City Clerk.

Lacom, Marshall Co., population 1814; area, 400 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories, wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; value of apparatus and supplies, \$375; 1 building owned, value \$400; bell alarm. W. B. Whiffen.

WATER SUPPLY—3 cisterns, supplied from roofs; capacity 2000 gallons; water-works being considered. Geo. W. E. Cook, Mayor.

Lemark, Carroll Co., population 1198; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose; 60 men, volunteers.

WATER SUPPLY—6 cisterns. Report of 1887.

La Salle, La Salle Co., population *10,000; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department includes 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet cotton hose, good; 1000 feet rubber, good; 4 horses; membership 27; electric and bell alarm. Chief appointed by city council. G. A. Wilson.

WATER SUPPLY—9 cisterns and canal; water-works to be put in. John E. Skelly, City Clerk.

Lebanon, St. Clair Co., population 1724; 1 steam engine; 2 chemical engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet good hose; 3 paid men, 75 volunteers.

WATER SUPPLY—12 cisterns.

Lemont, Cook Co., population *4100; frame buildings; 2 hose carts; 2000 feet good hose; 1 hook and ladder truck. Joseph Gehartz.

WATER SUPPLY—Water-works; 3000 feet street mains; hydrants. John Brankly, Patrick McConner.

Lena, Stephenson Co., population *1740; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, wood and stone, two and

ILLINOIS—Continued.

three stories; shingle roofs permitted; frame and brick dwellings, one to two stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages; siamese couplings used; 1550 feet good rubber hose; 500 feet poor; 500 feet new cotton; value of apparatus and supplies, \$8000; 2 buildings owned; 38 members 1 paid; bell alarm. Chief elected by department and confirmed by city council.

WATER SUPPLY—8 cisterns, supplied from build-ings; capacity, 4400 gallons daily.
Report of 1887.

Leroy, McLean Co., population *1500; 1 chemical engine; a chemical hand extinguishers; 1 hand engine; 1 hook and ladder truck; 800 feet good rubber hose. M. R. Galusha.

WATER SUPPLY—Cisterns. P. A. Barley, Town Clerk.

Lewistown, Fulton Co., population 2000; brick and wood buildings, one and two stories; department consists of 1 hook and ladder truck.

WATER SUPPLY—Driven wells. G. K. Linton, City Clerk.

Lexington, McLean Co., population *1500; 1 hook and ladder truck, worthless.

WATER SUPPLY—Wells; force pumps and hose worthless. J. M. Weakly, Town Clerk.

Lincoln, Logan Co., population *6000; build-ings, brick and frame, two and three stories; depart-ment consists of 1 hook and ladder truck, 4 hose carriages; 1000 feet good hose; a chemical hand ex-tinguishers; value of apparatus and supplies, \$1500; 60 members, 1 paid. T. L. Blackburn.

WATER SUPPLY—Water-works; water tower 100 feet high, capacity 150,000 gallons; 2 compound pumps, capacity 2,000,000 gallons per day; 7 miles street mains, 4 to 14 inches in diameter; 50 hydrants. A. J. Aldrich, Wm. G. Stankey.

Litchfield, Montgomery Co., population *6000; area, 640 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwelling houses brick and frame, two stories; department consists of 1 hook and lad-der truck, 3 hose carriages; siamese couplings used; 1900 feet rubber hose, good; 300 feet linen hose, good; 95 volunteer members; bell alarm. F. R. Schalk.

WATER SUPPLY—Water-works; direct pressure; diameter of mains, 4 to 6 inches; 31 hydrants; pres-sure, 200 pounds. M. Madison, J. W. Rose.

Lockport, Will Co., population 5000.

WATER SUPPLY—Water-works; direct pressure; street mains and hydrants owned by private person, J. L. Norton.

Macomb, McDonough Co., population, 3140; area, 321 acres; fire limit, 40 acres; dwellings, frame, 2 stories; department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck; 1 building owned, value \$5000; bell and whistle alarm. F. Balston.

WATER SUPPLY—Wells and cisterns. S. Al-drege, Town Clerk.

Manhattan, Will Co.; buildings, wood, one and a half stories; shingle roofs; 3 chemical ex-tinguishers.

WATER SUPPLY.—1 reservoir, capacity 100 bar-rels; steam pump. B. Mathoney, Village Clerk.

Marengo, McHenry Co., population 1204; 2 chemical engines; 1 hook and ladder truck; 400 feet good hose; 72 volunteer members. H. B. Smith.

WATER SUPPLY—Well and cisterns. A. H. Bailey, Town Clerk.

Maroa, Macon Co., population *1500; 1 chem-ical engine; 1 hose cart; 2 hand engines; 1 hook and

ladder truck; 650 feet good rubber hose; 35 volun-tee members. F. M. Smith.

WATER SUPPLY—Wells and cisterns. N. A. Crouch, City Clerk.

Marshall, Clark Co., population *2300; 1 hand engine; 1 hook and ladder truck; 1 hose cart; 50 feet hose; 36 volunteer members; bell alarm. John Bartlett.

WATER SUPPLY—Wells and cisterns. H. M. Jarney, City Clerk.

Mascoutah, St. Clair Co., population 253; area, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two sto-ries; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 1 build-ing used; 100 members; annual expenses, \$100; bell alarm. Chief elected by company. F. Graul. Sr.

WATER SUPPLY—7 cisterns. P. W. Lill, Town Clerk.

Mason City, Mason Co., population *2000; 1 hand engine; 1 chemical engine; 475 feet good rub-ber hose; 25 volunteer members. J. J. Cox.

WATER SUPPLY—Tank and private cisterns.

Mattoon, Coles Co., population 7000; 3 hose carts; 1 hook and ladder truck; 1500 feet hose. Geo. Redfern.

WATER SUPPLY—Water-works; stand-pipe sys-tem; 6 miles mains; 75 hydrants. George Gray. T. F. Hart.

Memoda, La Salle Co., population 3000; 1 chemical engine; 1 hand engine; 1 hook and lad-der truck; 2 hose carriages; 500 feet good cotton hose; 1000 feet good rubber hose; 80 paid men. J. D. Tower.

WATER SUPPLY—Railroad pump; 15 hydrants. Geo. Holland, Town Clerk.

Metamora, Woodford Co., population 828; 6 chemical extinguishers; 1 hook and ladder truck; 1000 feet rubber hose; 6 volunteer members.

WATER SUPPLY—Wells.

Report of 1887.

Metropolis, Massac Co., population *4000; 1 hand engine; 1 hook and ladder truck; 1 hose car-riage; 1 force pump on wheels; 500 feet good linen hose; 550 feet poor; 25 paid men. John Bunch-man.

WATER SUPPLY—Private cisterns, wells, tanks and river. L. Corlis, Town Clerk.

Millstadt, St. Clair Co., population \$1229; area, 640 acres; fire limit, same; fireworks ordi-nance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs per-mitted; dwellings, brick, 1½ stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 350 feet rubber hose; 400 feet good cotton; value of appar-at-us and supplies, \$2000; 1 building owned, value \$2000; 42 volunteer members; bell alarm. Chief elected by company.

WATER SUPPLY—Wells and cisterns.

Mineonk, Woodford Co., population 1812; area, 640 acres; fireworks ordinance; mercantile build-ings, wood and brick, two stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 chemical engine, 2 chem-ical hand extinguishers, 1 hook and ladder truck, 1 force pump on wheels; 200 feet rubber hose, good; 100 feet poor; 2 buildings used, value \$2000; mem-bership 25, volunteer; bell alarm. Chief appointed by Mayor, confirmed by council. J. L. Welch.

WATER SUPPLY—Water-works. J. C. Wicker, T. J. Taylor.

Moline, Rock Island Co., population *13,000; 1 steam engine; 3 chemical extinguishers; 1 hook and

ladder truck; 8 hose carriages; 5000 feet good hose; 140 men, part paid.

WATER SUPPLY—Water-works; river; 10 cisterns; pumps; 2,500,000 gallons capacity; 9 miles street mains and supply pipes; 120 hydrants. L. S. O'Neill.

Report of 1886.

Momence, Kankakee Co., population 1037; 5 chemical hand extinguishers.

WATER SUPPLY—River. F. E. Lane, Town Clerk.

Monmouth, Warren Co., population *5000 area, 660 acres; fire limit, 10 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 chemical engine, 8 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 2 horses; siamese couplings used; 1800 feet good cotton hose; 600 feet cotton, poor; value of apparatus, \$5000; 2 buildings used, value \$10,000; 100 members, a full paid; 98 volunteers; telephone and bell alarm. Chief elected by city council. H. A. Webster.

WATER SUPPLY—1 reservoir, 8 cisterns, supplied by pipes from buildings, capacity 2500 barrels daily. Eugene W. Stevens, City Clerk.

Morris, Grundy Co., population *4500; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2500 feet good cotton hose; 2 men paid part time; 35 volunteers; 2 horses. A. C. Claypool.

WATER SUPPLY—Canal; 5 cisterns, 250,000 gallons capacity. J. R. Forsythe, Town Clerk.

Morrison, Whiteside Co., population 1981; 3 hose carriages; 1000 feet good cotton hose; 500 feet good linen hose; 18 men paid full time; fire alarm; telephone, 6 street boxes. W. Brewer.

WATER SUPPLY—Direct pressure; water-works; 1 reservoir; 21,532 feet street mains; 33 hydrants. H. G. Parrish, J. N. Baird.

Mound City, Pulaski Co., population *2000; buildings, brick and wood, one to three stories; department consists of 1 hand fire engine, 1 hose carriage; 500 feet good rubber hose; 30 feet, poor; value of apparatus and supplies, \$500; 70 volunteer members; bell alarm.

WATER SUPPLY—Cisterns. W. S. Singleton, City Clerk.

Mount Carroll, Carroll Co., population 2878; area, 280 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 chemical engine, 3 chemical hand extinguishers; bell alarm.

WATER SUPPLY—Creeks, wells and cisterns; water-works to be erected. Oscar Horn, City Clerk.

Mount Pulaski, Logan Co., population *2000; area, 550 acres; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 7 chemical hand extinguishers; 46 men. J. M. Hopkins.

WATER SUPPLY—Wells; 1 reservoir, capacity 16,000 gallons daily; 6000 feet water mains; gravity pressure. G. J. Schweigkhardt, Town Clerk.

Mount Sterling, Brown Co., population 1445; 1 hook and ladder truck. L. Herbster.

WATER SUPPLY—Wells. M. Brooks, Acting City Clerk.

Mount Vernon, Jefferson Co., population 3500; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber hose; 200 feet poor; value of apparatus, etc., \$800; 1 building in use, value \$500; 25 volunteer members; annual expenses, \$400. W. M. D. Tabb.

WATER SUPPLY—10 cisterns; water-works to be erected. Hy. L. Ellis, City Clerk.

Murphysboro, Jackson Co., population *6000;

1 steamer; 38 volunteer members. W. H. Hull. **WATER SUPPLY**—16 cisterns. Fred Brauer, City Clerk.

Naperville, Du Page Co., population *3000; area, 640 acres; fire limit, 40 acres; causes of fires investigated; mercantile buildings, brick, wood and stone, two stories; wooden roofs permitted outside fire limit; wood and brick dwellings, two stories; department consists of 1 hand engine, 10 chemical hand extinguishers, private; 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, \$3000; buildings, \$2000; 80 volunteer members; annual expenses, \$75; bell alarm. Chief elected by village council.

WATER SUPPLY—Wells, river and spring brooks. Report of 1887.

Nashville, Washington Co., population *3000; area, 640 acres; fireworks ordinance; mercantile buildings, brick, one to three stories; tin roofs; brick and frame dwellings, one and a half and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 800 feet rubber, 500 feet cotton hose, good; value of apparatus and supplies, \$4000; value of buildings, \$2500; membership, 1 chief and 1 assistant, 1 engineer, 1 fireman, 10 hose and pipe men, all paid; bell alarm. T. M. Hanft.

WATER SUPPLY—12 cisterns, supplied from roofs; capacity, 250,000 gallons daily; wells, ponds, gutters, etc. F. Lebkuecher, Town Clerk.

New Athens, St. Clair Co., population 603; area, 400 acres; fire limit, 350 acres; mercantile buildings, brick, two stories; dwellings, brick, one and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 200 feet good leather hose; 600 feet good rubber; value of apparatus and supplies, \$2000; 60 members; 20 paid; bell alarm. Chief elected by department. Alex. Klinkhardt.

WATER SUPPLY—20 cisterns, supplied from roofs; capacity, 8000 to 12,000 gallons; river and wells. August Gierschner, Village Clerk.

Nomeville, Cook Co. (See Town of Lake.)

Normal, McLean Co., population 2470; 2 chemical engines; 1 hand engine; 1 hose carriage; 900 feet good rubber hose; 30 volunteer members.

WATER SUPPLY—Wells. A. J. Merriman, Town Clerk.

Oak Park, Cook Co., population *4000; 1 chemical engine; 10 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 800 feet hose; 20 volunteer members; alarm bells; value of apparatus, \$500; expenses for 1887, \$200. Fred Woelster.

WATER SUPPLY—Wells and water-works; 2½ miles of mains; 40 hydrants; pressure, 100 pounds. F. W. Jackson, E. S. Austin.

Okemville, Washington Co.; buildings, brick and wood, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage, ladders; 30 feet good rubber hose; 300 feet good cotton; value of apparatus and supplies, \$2000; expenses in 1887, \$150; bell alarm. S. A. Eppel.

WATER SUPPLY—Wells and cisterns. W. Schemuetzler, Town Clerk.

Olney, Richland Co., population 4150; department consists of 1 chemical engine on wheels, 1 hook and ladder truck, 1 chemical hand extinguishers; 200 feet good rubber hose; 200 feet poor cotton; value of apparatus and supplies, \$4000; 65 volunteer members; bell alarm. Arch Spring.

WATER SUPPLY—Wells. J. T. Ratcliff, City Clerk.

Onarga, Iroquois Co., population 1061; 2 chemical engines; 8 chemical extinguishers; 1 hook and ladder truck; 100 feet rubber hose, good; 100 feet poor; 100 feet department. A. M. Peck, Town Clerk.

ILLINOIS—Continued.

Oregon, Ogle Co., population *1800; fireworks ordinance; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1100 feet hose, good; value of apparatus and supplies, \$3000; 1 building in use, value \$3000; membership, 60 volunteers; annual expenses, \$60; bell alarm. D. A. Bellis.

WATER SUPPLY—1 reservoir, supplied by pump; 2 miles of street mains and supply pipes; diameter, 4 to 8 inches; 15 hydrants; pressure, 82 pounds; annual expenses of water department, \$500. Wm. Sears, F. S. Burchell.

Ottawa, La Salle Co., population about 10,350; area, 2600 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two and three stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages, extension ladder; siamese couplings used; 3000 feet cotton hose, good; 700 poor; 4 horses; value of apparatus and supplies, \$22,000; 1 building rented at \$700 per year, value \$9000; membership, 23, 4 full paid; annual expenses, \$7000; telephone alarm. Chief elected by city council. H. Wolf.

WATER SUPPLY—Reservoir, supplied by wells; gravity system; capacity, 6000 barrels; 6 cisterns; half mile street mains and supply pipes; diameter, 4 to 10 inches; 4 hydrants; pressure, 40 pounds; annual expenses of water department, \$200. C. Caten, Ed. Kelly.

Palatine, Cook Co., population 1731; buildings frame, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet rubber hose, good; 1000 feet poor; value of apparatus and supplies, \$1100; 35 volunteer members; expenses in 1887, \$1100 (for apparatus); bell alarm. F. A. Robinson.

WATER SUPPLY—Wells; 11 reservoirs. Chat. S. Cutting, Village Clerk.

Pana, Christian Co., population *4500; area, 2560 acres; fire limit, 640 acres; mercantile buildings, brick, three stories; dwellings, frame and brick, two stories; department consists of 1 hand engine (chemical), 1 hose carriage; 200 feet rubber hose, good; and hand extinguishers; value of apparatus and supplies, \$2000; membership, 30 volunteers; annual expenses, \$300; bell alarm. Chief elected by city council. J. O. Hawker.

WATER SUPPLY—Wells and cisterns. A. S. Phillips, City Clerk.

Paris, Edgar Co., population *5175; area, 1440 acres; fireworks ordinance; chief investigates fires; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose, good; 800 poor; value of apparatus and supplies, \$4000; 3 buildings owned, value \$4000; membership, 90, volunteers; annual expenses, \$650; bells and telephone alarm. Chief appointed by city council. W. H. Sianker.

WATER SUPPLY—2 reservoirs, supplied by 8 driven wells, capacity 14,000,000 gallons; 3 cisterns, capacity 18,000 gallons; 5½ miles street mains; diameter 4 to 12 inches; 56 hydrants; pressure, 30 to 120 pounds; annual expenses of water department, \$2400. J. C. Colom, A. H. Geohegan.

Paxton, Ford Co., population 2100; buildings, pine lumber, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 12 chemical extinguishers; 500 feet rubber hose, good; value of apparatus and supplies, \$600; 20 volunteer members. N. E. Crothers.

WATER SUPPLY—Water-works; gravity pressure; reservoir; water tower, 80 feet high, with

wooden tank; capacity, 2000 bbls.; pumps, Fairbanks, capacity 60 gallons per minute; 1200 feet street mains; 4 hydrants; pressure, 60 pounds. H. H. Keer.

Peotomica, Winnebago Co., population *1250; area, 600 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, wood and iron, two and three stories; dwellings, frame, two stories; department consists of 1 engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$2500; membership, 25, volunteers.

WATER SUPPLY—3 reservoirs; annual expenses of water department, \$125. Report of 1886.

Pekin, Tazewell Co., population *624; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 300 feet rubber hose; 3000 feet linen hose, good; 2 horses; value of apparatus, \$20,000; 2 buildings owned, value \$15,000; membership, 20, volunteer; annual expenses, \$1000; bell alarm. Chief elected by companies. Wm. Braden.

WATER SUPPLY—Water-works, hydraulic pressure and water tower; 10 miles of mains; city pays \$4500 per year for use of 115 hydrants. Geo. Lucas, Nicholas Johannas.

Peoria, Peoria Co., population *48,000; area, 17,920 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, one and three stories; dwellings, frame, two stories; department consists of 2 steam engines, 1 hand engine, 2 chemical engines, 5 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 5000 feet rubber hose; 5000 feet cotton; 1000 feet leather; 1000 feet attached to chemical; 23 horses; value of apparatus and supplies, \$90,000; value of buildings, \$55,000; membership, 34 paid, and 75 volunteers; annual expenses, \$40,000; fire alarm, 80 street boxes. Chief elected by council. Carl Moeller.

WATER SUPPLY—Direct pressure and pumping system; capacity per day, 7,000,000 gallons; 55 miles street mains; diameter, 4 to 16 inches; 360 hydrants; water pressure, 120 to 160 pounds. Frank McLoughlin, Michael Fay.

Peotone, Will Co., population *1000; area, 640 acres; fire limit, 80 acres; mercantile buildings, frame and brick, 2 stories; dwellings, frame, 2 stories; department consists of 1 engine, 6 chemical extinguishers, 1 hose carriage; 300 feet good rubber hose; value of building owned, \$200. E. B. Cowing.

WATER SUPPLY—Wells.

Peru, La Salle Co., population *7500; area, 1280 acres; fire limit, 640 acres; mercantile buildings, wood and brick, one and four stories; dwellings, wood and brick, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good hose; 400 feet fair rubber; value of apparatus and supplies, \$9,000; 2 buildings owned by city, value, \$12400; 40 volunteer members; annual expenses, \$420; bell alarm. Chief elected by companies. Charles H. Hobbs.

WATER SUPPLY—River; 6 cisterns, supplied by steam pump from river, capacity 100,000 gallons. Patrick Keegan, City Clerk.

Pittsfield, Pike Co., population *2500; buildings, wood and brick, two and three stories; wooden roofs; department to be organized.

WATER SUPPLY—Artesian well being sunk to supply stand pipe; mains in business parts; 10 hydrants; pressure, 50 pounds. Scott Wike, Henry Bush.

Polo, Ogle Co., population *250; area, 2560 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 stories; dwellings, wood, 2 stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 650 feet rubber hose; 55 feet of good linen hose; value of apparatus and supplies, \$4000; 80 members, part paid; bell alarm. Chief elected by members.

WATER SUPPLY—Direct pumping system; diameter of mains, 6 to 8 inches; 6 hydrants.

Report of 1887.

Pontiac, Livingston Co., population 2242; 1 steam engine, 2 hose carriages; 1700 feet good rubber hose; 1500 feet poor; 2 men paid full time, 18 part time; 3 horses. Eb. Calkins.

WATER SUPPLY—River; 6 cisterns, 21,760 gallons capacity. W. S. Lacey, City Clerk.

Princeton, Bureau Co., population *5000; area, 1120 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick and wood, 2 stories; dwellings, wood, 2 stories; department consists of 2 chemical engines, 1 hook and ladder truck; 450 feet good rubber hose; value of apparatus and supplies, \$3,500; 2 buildings owned, value, \$3000; 60 volunteer members; annual expenses, \$125; bell alarm. Chief appointed by council. C. J. Cush, ing.

WATER SUPPLY—Wells and cisterns. B. A. Brockaw, City Clerk.

Quincy, Adams Co., population *40,000; area, 3200 acres; fire limit, 1280 acres; causes of fires investigated; mercantile buildings, brick, three and four stories; dwellings, brick, two stories; department consists of 4 steam engines, 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 3000 feet good rubber hose; 2500 feet poor; 16 horses; value of apparatus and supplies, \$25,000; 7 buildings owned, value \$65,000; 90 members; 16 full paid; 20 part paid; annual expenses, \$20,000; telephone and telegraph alarm, 12 street boxes. Jos. Esterly.

WATER SUPPLY—1 reservoir, supplied by pump from Mississippi river; capacity, 20,000,000 gallons daily; gravity and direct pumping system; 33 cisterns; 25 miles street mains; diameter of largest, 16 inches; smallest, 6 inches; 140 hydrants; pressure, 40 pounds; annual expenses of water department, \$10,000. F. Wehnhamer, Town Clerk.

Red Bud, Randolph Co., population 1384; buildings, brick and wood, one to three stories; department consists of 1 hook and ladder truck, buckets; value of apparatus and supplies, \$300; bell alarm.

WATER SUPPLY—Wells and cisterns. F. D. Guker, City Clerk.

Roanoke, Woodford Co., population 297; buildings, frame, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 200 feet good rubber hose; value of apparatus and supplies, \$500.

WATER SUPPLY—Wells. N. R. Moore, Village Clerk.

Robinson, Crawford Co., population *1780; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose; 1 building in use, value \$250; 200 volunteer members; bell alarm. Chief elected by members.

WATER SUPPLY—Wells.

Rochelle, Ogle Co., population 1893; area, 400 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 3 hose carriages; siamese couplings used; 750 feet good rubber hose; 200 poor; 300 feet good leather; value of apparatus and supplies, \$1800; 1 building owned, value \$2000; 30

volunteer members; 11 alarm. Chief elected by council. G. W. Clark.

WATER SUPPLY—2½ miles mains; diameter, 6 to 8 inches; 32 hydrants; pressure, 40 pounds; annual expenses of water department, \$2500; 2 pumps, capacity 750,000 gallons each. G. W. Clark, G. W. Simons.

Rock Falls, Whiteside Co., population *1800; buildings, wood, two stories; wooden roofs; department consists of 6 chemical extinguishers, 5 hose carriages, several hand grenades; 600 feet rubber hose good, 500 feet cotton good; 400 linen good, value of apparatus and supplies, \$3000; 10 volunteer members; whistle and bell alarm. J. V. McCarty.

WATER SUPPLY—Stand-pipe; direct pressure; 1 mile street mains; 13 hydrants; pressure, 60 pounds. W. H. Cadwell, Town Clerk.

Rockford, Winnebago Co., population *23,000; area, 4000 acres; fire limit, 50 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick and wood, two stories; department consists of 5 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 3 hose carts in reserve; 2500 feet first-class hose, 2500 feet second-class hose, good; 10 horses; value of apparatus and supplies, \$10,000; 3 buildings owned, value \$20,000; 18 members, full paid; annual expenses, \$14,000; telegraph alarm, 24 street boxes. Chief appointed by Mayor. J. T. Lakin.

WATER SUPPLY—Holly system; 32 miles street mains; diameter 6 to 20 inches; 234 hydrants; pressure, 60 to 150 pounds; annual expenses of water department, \$10,000. J. T. Lakin, E. K. Conkling.

Rock Island, Rock Island Co., population 12,870; 1 steam engine; 1 hook and ladder truck; 7 hose carriages; 6500 feet rubber hose; 170 volunteer members; 3 private hose carriages, with 1500 feet rubber hose. C. Baker.

WATER SUPPLY—Water-works; capacity 4,000,000 gallons; 20 private hydrants, 111 public. Morris T. Stafford, Robt. Koehler.

Roseville, Warren Co., population 1768; area, 640 acres; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$1000; 1 building in use, value \$200; 25 volunteer members; bell alarm. Chief appointed by the board. C. Rhinerson.

WATER SUPPLY—Wells. G. W. Bockus, Town Clerk.

Sandwich, DeKalb Co., population *2500; 1 hook and ladder truck; 2 hose carriages; 2300 feet good hose; 47 men, part paid. S. Mitten.

WATER SUPPLY—Water-works, stand-pipe system; 3½ miles street mains; 32 hydrants. L. D. Smith, S. P. Sedgwick.

Savanna, Carroll Co., population *3500; department consists of 1 hook and ladder truck, 2 hose carriages; 1600 feet rubber hose, good. W. H. Griffith.

WATER SUPPLY—Water-works; reservoir, capacity, 1,000,000 gallons; gravity pressure; 3 miles street mains; 18 hydrants; pressure, 85 pounds. Commissioners in charge. F. S. Greenleaf, Town Clerk.

Shammon, Carroll Co., population 1193; 1 hook and ladder truck; 10 chemical extinguishers. W. Northy.

WATER SUPPLY—Wells. J. D. Woodford, Town Clerk.

Shelbyville, Shelby Co., population *4000; 1 hook and ladder Co., 3 hose companies.

WATER SUPPLY—Water-works; 50 fire hydrants.

South Chicago, Cook Co., population *20,000; 1 steam engine, 1 hose carriage, 1 hook and ladder truck; 1700 feet good rubber hose; 16 men, paid.

Report of 1887.

ILLINOIS—Continued.

South Evanston, Cook Co., Population *2500; area, 670 acres; 1 hand ladder truck, 1 hose cart; 500 feet cotton hose. J. Watson.

WATER SUPPLY—Water-works; wells; 7 miles street mains; diameter of largest main 10 inches; smallest, 6; 54 hydrants; artesian well with direct steam pressure in course of construction. John Watson, W. G. Norkett.

Springfield, Sangamon Co., population 19,743; area, 2560 acres; fire limit, 360 acres; fireworks ordinance; mercantile buildings, brick, three and four stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 chemical engine, 4 chemical hand extinguishers; 1 hook and ladder truck, 2 hose carriages, siamese couplings used; 3600 feet cotton hose, good; 14 horses; value of apparatus and supplies, \$20,000; 2 buildings owned, value, \$7000; 24 members, 16 full paid, 8 part paid; telephone alarm. Chief appointed by city council. John H. Freeman.

WATER SUPPLY—Reservoir, supplied by pumping from river, capacity 4,000,000 gallons daily; 2 cisterns, supplied from hydrants; 24 miles street mains and supply pipes; diameter, 4 to 16 inches; 120 hydrants; pressure, 46 pounds. Peter Berrigman, George Hoferkamp.

Stannett, Macoupin Co., population 1358; frame and brick buildings; 1 hand engine; 1 hook and ladder truck, 1 hose carriage; value of apparatus, \$1500; 35 volunteers; bell alarm.

WATER SUPPLY—Wells.
Report of 1887.

Sterling, Whiteside Co., population *6000; area, 990 acres; fire limit, 75 blocks; fireworks ordinances; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 4 chemical hand extinguishers; 1 hook and ladder truck; 6 hose carriages; siamese couplings used; 2000 feet rubber hose, good; 500 feet cotton, good; 350, fair; 400 feet rubber, fair; whistle and bell alarm. Chief appointed by the Mayor. J. Burke.

WATER SUPPLY—Water-works; direct pumping system; 14 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 120 hydrants. F. E. Smith, L. E. Allen.

Streator, La Salle Co., population *15,000; mercantile buildings, brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck; 3 hose carriages; 2500 feet good rubber hose; value of apparatus, etc., \$8000; 50 men; paid part time, 2 paid full time; expenses for 1887, \$1750; bell and telephone alarm. A. A. Colley.

WATER SUPPLY—Water-works; direct pressure; total capacity, 9,000,000 gallons; 13 miles of street mains; 125 hydrants; 90 to 140 pounds pressure. F. D. Ferguson, W. E. St. Clair.

Sullivan, Moultrie Co., population *1800; frame and brick buildings; 1 hook and ladder truck; 6 hand chemical extinguishers. Ed. Hall, Town Clerk.

Sycamore, De Kalb Co., population *4000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden dwellings, two stories; department consists of 6 chemical hand extinguishers, 3 hose carriages; siamese couplings used; 1200 feet good rubber hose; 400 feet poor; value of apparatus and supplies, \$20,000; 3 buildings owned; value \$3000; 36 volunteer members. Chief elected by members. J. B. Whalen.

WATER SUPPLY—Wells and stand-pipe, 15 feet in diameter, 135 feet high; direct pumping system; 1½ miles street mains and supply pipes; diameter, 6 to 12 inches; 18 hydrants; pressure, 125 pounds. John B. Whalen, F. O. Van Golder.

Tamara, Perry Co., population 800; 2 chemical extinguishers.

WATER SUPPLY—25 cisterns, 300 gallons capacity each. J. J. Miller, Town Clerk.

Taylorville, Christian Co., population *2800; 2 hose carts; 1500 feet new hose; 1 hook and ladder truck; 105 members. W. H. Kirkwood.

WATER SUPPLY—Water-works; 30 fire plugs; stand-pipe. E. B. Range, John Perry.

Tiskilwa, Bureau Co., population 753; 1 hand engine; 1 chemical extinguisher.
Report of 1886.

Tolono, Champaign Co., population 905; area, 840 acres; fire limit, same; fireworks ordinance; frame and brick buildings, one and a half and two stories; wooden roofs permitted; department consists of 1 hand engine, a hose carriage, 1 hook and ladder truck; 500 feet good rubber hose; value of apparatus and supplies, \$900; 35 volunteer members; bell alarm. L. F. Holland.

WATER SUPPLY—Wells and cisterns. W. E. Handy, Town Clerk.

Town of Lake, Cook Co., population *65,000; includes Englewood, Union Stock Yards, Auburn Junction, Normanville; department consists of 6 engines, 3 hook and ladder trucks, 1 chemical extinguisher, 7 hose carriages; 9000 feet good rubber hose; 38 horses; paid department, 80 men; fire alarm telegraph, 90 boxes. F. T. Swenick.

WATER SUPPLY—Water-works; direct pressure; capacity, 12,000,000 gallons daily; 1200 hydrants. J. Duggan, J. Gallagher.

Trenton, Clinton Co., population *1400; area, 800 acres; fire limit, 640 acres; frame and brick buildings, one and four stories; department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 650 feet rubber hose; value of apparatus, etc., \$1500; 1 building in use; 40 volunteer members; bell alarm. Chief elected by company. L. M. Koentz.

WATER SUPPLY—Wells, cisterns and 5 ponds. Aug. Schaeffer, City Clerk.

Turner, Du Page Co., population *1900; brick and wood buildings, two stories; wooden roofs; department consists of 1 hook and ladder truck, 1 hose carriage, pails and hand grenades. C. P. Stark, Village Clerk.

Tuscola, Douglas Co., population 1457; area, 640 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick and wood, one and two stories; wooden roofs permitted; wood dwellings, one and two stories; department consists of a chemical engine; 300 feet good rubber hose; value of apparatus, \$3000; 1 building owned, value \$500; 50 volunteer members; annual expenses, \$75; bell alarm. Chief appointed by Mayor and council.

WATER SUPPLY—Wells.
Report of 1887.

Union Stock Yards, Cook Co. See Town of Lake.

Urbana, Champion Co., population 14000; 1 hand engine; 2 hose carts; 1000 feet good hose; 1 hose company, 10 men. L. T. Koucher.

WATER SUPPLY—Water-works, gravity and direct; pressure, 90 pounds; 40 hydrants; 8 cisterns. — McKinley.

Vandalia, Fayette Co., population *3000; area, 2 miles; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, brick and frame, one, two and three stories; department, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, \$25,000; buildings, \$1000; membership 38, volun-

ters; annual expenses, \$100; bell alarm. Chief elected by council. John R. McAfee.

WATER SUPPLY—Cisterns, supplied from build- ings. J. N. Ringe, City Clerk.

Virden, Macoupin Co., population 1608; area, 640 acres; fire limit, 4 blocks; fireworks ordinance; mercantile buildings, brick and frame, two stories; dwellings, frame, one and two stories; department consists of 1 hand engine, 1 chemical hand extin- guisher, 1 hook and ladder truck; 1 hose carriage; 800 feet rubber hose, poor; value of apparatus and supplies, \$1700; 1 building owned, value, \$300; membership 100, volunteers; annual expenses, \$100; bell alarm. Chief elected by members. J. A. Beaty.

WATER SUPPLY—Wells, cisterns and ponds. T. B. Toney, Town Clerk.

Virginia, Cass Co., population *1680; build- ings, brick and wood, two stories; metal roofs only; department consists of ladder, hooks and rubber buckets, 100 feet rubber hose, poor; value of ap- paratus and supplies, \$100.

WATER SUPPLY—Wells and cisterns. S. W. Bailey, City Clerk.

Warren, Jo Daviess Co., population 1897; hand extinguishers and hand grenades. J. L. Graham, Town Clerk.

Warsaw, Hancock Co., population 1306; fire- works ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 600 feet rubber hose, 400 feet leather, good; value of apparatus and supplies, \$2500; 1 building used; membership 75, all volunteers; annual ex- penses, \$200; bell alarm. Chief elected by depart- ment and approved by city council. J. Beutenstein.

WATER SUPPLY—Well, 850 feet, gives pressure 42 pounds to the square inch. G. F. Hilker, City Clerk.

Washington, Tazewell Co., population 1397; 1 chemical engine; 1 pump engine; 1 hose cart; 200 feet of hose; 25 volunteer members; 1 electric bell. Chief elected by companies. James Berney.

WATER SUPPLY—To have stand-pipe. Charles Koker, City Clerk.

Washington Heights, Cook Co., population *1805; volunteer fire protection; hooks and ladders, fire buckets.

Report of 1887.

Waterloo, Monroe Co., population *3100; 1 hand fire engine; 1 hose carriage; 800 feet rubber hose, good; 30 volunteer members.

Report of 1887.

Watseka, Iroquois Co., population *2600; area, 640 acres; 1 hook and ladder truck, out of re- pair.

WATER SUPPLY—Artesian wells, tank and cis- terns. J. F. Pierson, City Clerk.

Waukegan, Lake Co., population 4012; 1 steam engine; 1 hand engine; 4 chemical extin- guishers; 1 hook and ladder truck; 3 hose carriages; 1200 feet good rubber hose; 2 men paid full time, 75 volunteers. Pat Cunningham.

WATER SUPPLY—2 artesian wells. A. B. Pal- mer, Town Clerk.

Womona, Marshall Co., population 911; mer- cantile buildings, brick, two stories; dwellings, wood, one and two stories; wooden roofs permit- ted; department consists of 4 chemical hand extin- guishers, 1 hook and ladder truck; value of ap- paratus, \$700; 25 volunteer members; steam whistle and bell alarm. S. B. Patch.

WATER SUPPLY—Private wells and cisterns. M. A. Gallaher, City Clerk.

West Belleville, St. Clair Co., population 2721; 1 hand engine; 1 hose carriage; 300 feet good rubber hose; 25 men, volunteers; 2 horses.

WATER SUPPLY—3 cisterns, 48,000 gallons ca- pacity.

Report of 1886.

Wheaton, Du Page Co., population *1500; 10 chemical extinguishers.

WATER SUPPLY—Wells. C. B. Smith, Town Clerk.

Whitehall, Greene Co., Population *2145; 1 hook and ladder truck; volunteer fire department.

Report of 1887.

Wilmington, Hill Co., population *2000; 1 chemical extinguisher; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 50 men, volunteer. C. W. Barnhart.

WATER SUPPLY—Water-works; direct pressure; 5550 feet of street mains; 18 hydrants. B. G. Warner, Town Clerk.

Winchester, Scott Co., population *1626; buildings, brick and wood, one and two stories; wooden roofs permitted outside of fire limits; de- partment consists of 2 hand fire engines, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; bell alarm.

WATER SUPPLY—Wells. H. Sanderson, City Clerk.

Woodstock, M'Henry Co., population *2000; area, 640 acres; fireworks ordinance; brick build- ings, two and three stories; frame buildings, two stories; wooden roofs permitted; department consists of 1 hand engine, 6 hand force pumps, 2 hook and lad- der trucks, 3 hose carriages; siamese couplings used; 1500 feet new rubber hose; value of apparatus and supplies, \$5500; 1 building owned, value \$2000; 75 volunteer members; bell alarm. Chief elected by company. C. H. Donnelly.

WATER SUPPLY—Wells and cisterns. Simon Brink, Town Clerk.

The following places have no fire protection: Anna, Union Co., population *1592. Arlington Heights, Cook Co., population 1500. Ashley, Wash- ington Co., population *1150. Atlanta, Logan Co., population *1600. Augusta, Hancock Co., popu- lation *1700. Bement, Platt Co., population *1300; Camp Point, Adams Co., population *1500. Car- bondale, Jackson Co., population 2213. Casey- ville, St. Clair Co., population 900. Chester, Ran- dolph Co., population *3200. Columbia, Monroe Co., population 1308. Farmington, Fulton Co., population 1111. Foreston, Ogle Co., population *1208. Gibson City, Ford Co., population *1800. Gilman, Iroquois Co., population 1299; water sup- ply, 4 reservoirs. Girard, Macoupin Co., popula- tion *2000. Grayville, White Co., population *1700. Green Garden, Will Co., population 1145. Hamilton, Hancock Co., population 1026. High- land Park, Lake Co., population 1154. Hillsbor- ough, Montgomery Co., population *2000. Kin- mundy, Marion Co., population 1096. Marseilles, La Salle Co., population *2000. Morrisonville, Christian Co., population 1000. Mount Carmel, Wabash Co., population *3000. Nauvoo City, Hancock Co., population 1403. Newton, Mont- gomery Co., population *2000. Nokomis, Mont- gomery Co., population 1062. Northfield, Cook Co., population 1807. Petersburg, Menard Co., popu- lation *2500. Plano, Kendall Co., population *2500. Roodhouse, Greene Co., population *2500. Rushville, Schuyler Co., population 1662. Salene, Marion Co., population 1327. Shawneetown, Gal- latin Co., population 1851. Sparta, Randolph Co., population *2000. Sumner, Lawrence Co., popu- lation 1021. Upper Alton, Madison Co., popula- tion 1536. Vermont, Fulton Co., population 1133. Waverly, Morgan Co., population 1500.

INDIANA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Albion, Noble Co., population *1465; brick and frame buildings, one to three stories; department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 500 feet of good rubber hose; value of apparatus, \$800; 32 men paid part time, 10 volunteers; expenses in 1887, \$1500; bell alarm. Albert J. Denla.

WATER SUPPLY—3 cisterns.

Anderson, Madison Co., population *6000; 1 hand engine; 2 hose reels; 1 hook and ladder truck; 1500 feet hose; 28 members, paid. S. A. Towell.

WATER SUPPLY—Water-works, direct; 5 miles mains; 40 hydrants; 90 pounds pressure. Edward Johnson, Town Clerk.

Angola, Steuben Co., population 2500; area, 880 acres; fire limit, 640 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 8 chemical hand extinguishers, 1 truck with extinguisher and bucket, a hook and ladder truck; value of apparatus and supplies, \$1200; 1 building owned, value \$800; membership, 36, volunteers; annual expenses, \$50; bell alarm. Chief elected by department. G. W. Poland.

WATER SUPPLY—Cisterns, supplied from roofs of buildings and wells. Dr. J. W. Waugh, Town Clerk.

Attica, Fountain Co., population 3000; area, 400 acres; fire limit, 1 block; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood and brick, one and a half and two stories; department consists of 1 hook and ladder truck, 1 hose carriage, 2 hose reels; 1000 feet rubber hose, good; 200 feet poor; value of apparatus and supplies, \$1200; 1 building used, 30 by 65, brick, tin roof, value \$500; membership, 30, volunteers; bell alarm. James Wilson.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs, supplied by springs; reservoir capacity from 50,000 to 100,000 gallons daily; number of miles of street mains and pipes, 4 to 5; diameter, 2 to 8 inches; 12 hydrants; annual expenses of water department, \$1500. John Schoonover, John Maguire.

Auburn, De Kalb Co., population, 1000; buildings, brick and frame, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose; good; 2 horses; value of apparatus and supplies, \$800; members, 28, 1 paid full time, 27 volunteers, bell alarm. J. F. Aher.

WATER SUPPLY—26 cisterns. E. J. Coder, Town Clerk.

Aurora, Dearborn Co., population 4435; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; half of city have metal roofs; dwellings, frame, one and a half and two stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 5000 feet hose, good; 200 feet rubber hose, poor; value of apparatus, \$13,000; membership, 50, volunteers; annual expenses, \$300; bell alarm. Chief elected by council. Wm. E. Lamkin.

WATER SUPPLY—River and 15 cisterns. James Barrett, City Clerk.

Bord, Lawrence Co., population 3000; 1 engine; 1 hook and ladder truck; total value

of apparatus, supplies, etc., \$1150; bell alarm. Peter Fillion.

WATER SUPPLY—Wells and 4 large cisterns. A. M. Richardson, R. C. Hcuston.

Bloomington, Monroe Co., population *3500; area, 640 acres; fire limit 9 acres; fireworks ordinance; mercantile buildings, stone, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 2 hand engines, 10 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good rubber hose; 300 feet good leather; value of apparatus and supplies, \$6000; 26 members, part paid; annual expenses, \$800; bell alarm. Chief elected by city council. M. W. Griffey.

WATER SUPPLY—Streams, wells and 9 cisterns; capacity of cisterns, 50,000 gallons daily. R. C. Greens, Town Clerk.

Bluffton, Wells Co., population 4000; area, 640 acres; fire limit, 350 acres; chief investigates fires, mercantile buildings, brick, three stories; wooden roofs permitted; frame dwellings, one and two stories; department consists of 2 chemical engines, 1 hook and ladder truck; 2 hose carts; 500 feet rubber hose; 1000 feet cotton, good; 50 feet poor; value of apparatus and supplies, \$2500; 1 building owned by department, value \$3000; 40 volunteer members; bell alarm. Chief appointed by city council. J. B. Pfessinger.

WATER SUPPLY—Reservoir; 2 miles mains; 32 hydrants; pressure, 80 pounds. W. B. DeHaven. T. F. Wisner.

Bourbon, Marshall Co., population *1300; area, 160 acres; fire limit, 2 blocks; mercantile buildings, brick and frame, two stories; shingle roofs permitted; dwellings, frame, one and two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 1 hose carriage; siamese couplings used; 30,000 feet good rubber hose; value of apparatus and supplies, \$800; 1 building owned by department, value \$400; 40 volunteer members; annual expenses, \$30; bell alarm. Chief elected by town board. S. Beals.

WATER SUPPLY—4 cisterns, supplied by pump. Will C. McKinney, Town Clerk.

Brazil, Clay Co., population *7000; buildings, brick, two and three stories; 1 hook and ladder truck; 2 hose carriages; 1200 feet good hose; 33 volunteer members; telephone alarm. Charles Jones.

WATER SUPPLY—Water-works; pumping system; 5 miles street mains; diameter, 4 to 10 inches; 45 hydrants; pressure, 80 to 120 pounds. John Evnce, John Gillen.

Bremen, Marshall Co., population 1008; frame buildings, one to two stories; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 4 hose carriages; value of apparatus, \$1500; 80 volunteers; expenses for 1887 \$300; bell alarm.

WATER SUPPLY—Cisterns. Henry H. Miller. C. Seiler.

Brookville, Franklin Co., population *2056; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet hose good, 100 feet poor; volunteer department. Geo. A. Newman.

WATER SUPPLY—2 rivers, canal and 4 large cisterns. P. H. Hendrickson, Town Clerk.

Cambridge City, Wayne Co., population 2370; area, 640 acres; fire limit, same; fireworks

ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 5 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet of rubber hose good, 500 feet cotton good; value of apparatus, \$6000; 1 building owned, value \$4000; 20 volunteer members; bell alarm. Chief elected by town trustees. Joseph Weigel.

WATER SUPPLY—Wells, river and canal. J. A. Smith, Town Clerk.

Cannelton, Perry Co., population *2500; 2 hand engines; 4 hose carriages; 1 steam fire pump; 2000 feet good rubber hose; 150 volunteer members. E. F. Cumings.

WATER SUPPLY—River. W. J. Reid, Town Clerk.

Centreville, Wayne Co., population 875; area, 640 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; siamese couplings used; 1000 feet rubber hose good, 1500 feet rubber poor, 800 feet leather poor; value of apparatus and supplies, \$10,000; 1 building used, value \$3000; 20 volunteer members; annual expenses \$200. Chief elected by company.

WATER SUPPLY—Wells and 12 cisterns; capacity per day, 39,000 gallons. Report of 1886.

Charlestown, Clark Co., population 1200; buildings, brick and wood, 2 stories; department consists of 6 chemical extinguishers, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Wells and cisterns. James M. Demar, Town Clerk.

Columbia City, Whitley Co., population *3100; area and fire limit, 1440 acres; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings; steam heater; 2500 feet rubber hose, good; value of apparatus, \$10,500; 2 horses; 1 building owned, value \$4000; membership, 70 volunteers; annual expenses, \$1000; bell alarm. Chief appointed by the council.

WATER SUPPLY—11 cisterns, supplied by pumping from river; capacity, 6350 barrels daily. Report of 1887.

Columbus, Bartholomew Co., population 4813; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, frame, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet rubber hose, good; 500 poor; 500 cotton hose; membership 25, all volunteers; telephone alarm. Chief elected by city council. A. B. Reeves.

WATER SUPPLY—Direct pressure; 4 miles street mains, 4 to 12 inches; 52 hydrants; pressure, 100 pounds. Henry Welmer, City Clerk.

Connersville, Fayette Co., population *5500; 1 hook and ladder truck; 3 hose carriages; 1000 feet leather hose; 500 feet rubber, good; telephone; 49 volunteer men. Harry Lillie.

WATER SUPPLY—Direct pumping system; 6 miles of mains; 57 hydrants. Jos. Dower, W. F. Downs.

Covington, Fountain Co., population *2000; 14 chemical extinguishers; 1 hook and ladder truck.

WATER SUPPLY—River, well and cisterns. Report of 1887.

Crawfordsville, Montgomery Co., population *10,000; area, 960 acres; fire limit, 35 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood and brick, two stories; de-

partment consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1400 feet rubber hose, good; value of apparatus and supplies, \$4000; 2 buildings owned, value \$10,000, membership 60, all volunteers; bell and telephone alarm, Chief elected by city council. William W. Vance.

WATER SUPPLY—Water-works; stand-pipe, 175 x 15 feet; 3 steam pumps; capacity 425,000 gallons per day; 125 double hydrants; 12 miles water mains; average pressure, 65 pounds per square inch; reservoir, 90 x 12; capacity, 3,000,000 gallons; 42 fire cisterns; average, 400 barrels. S. Simpson, Wm. H. Webber.

Crown Point, Lake Co., population *3000; area, 750 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, in good condition; 250 poor; value of apparatus and supplies, \$2000; 40 members; 1 paid; bell alarm. Chief elected by the company.

WATER SUPPLY—4 cisterns, supplied from roofs of buildings. John Piater, Town Clerk.

Decatur, Adams Co., population 3,800; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 800 feet of hose; 500 feet cotton; 60 men, volunteers. James Hurst.

Delphi, Carroll Co., population 2040; area, 640 acres; fire limit, 4 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings wood and brick, two to three stories; shingle roofs permitted; dwellings, wood, brick and stone, one and two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber hose, in good condition; 600 poor; value of apparatus and supplies, \$2,500; 1 building owned, value \$2000; membership, 75, all volunteers; annual expenses, \$500; bell alarm. Chief elected by common council. Nath Mohr.

WATER SUPPLY—Creek; canal; 6 cisterns, supplied from roofs of buildings; capacity, 25,000 barrels. C. A. O'Brien, Town Clerk.

Dublin, Wayne Co., population 1070; area, 160 acres; buildings, brick and frame, one and two stories; 1 hook and ladder truck.

WATER SUPPLY—Wells and cisterns. T. P. Smith, Town Clerk.

Edinburg, Johnson Co., population, *2020; area, 1 mile; mercantile buildings, brick, 2 stories; wooden roofs permitted; dwellings, wood, one and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 350 feet rubber hose, in good condition; value of apparatus, \$500; 28 volunteer members; annual expenses, \$150.

WATER SUPPLY—Wells; a double force pumps. Mat Duckworth, Town Clerk.

Elkhart, Elkhart Co., population *12,000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 3400 feet good rubber hose; 600 feet, poor; 150 feet good cotton; 2 men paid full time, 84 volunteers; 2 horses. David Carpenter.

WATER SUPPLY—Water-works, direct and gravity; 11 miles mains; 90 hydrants. —. Pounder, H. S. Chester.

Evansville, Vanderburgh Co., population 52,000; area, 3500 acres; fire limit, 160 acres; fireworks ordinance; mercantile buildings, brick, four stories; wooden roofs permitted; brick and wood dwellings, two stories; department consists of 3 steam engines, 1 chemical engine, 6 chemical hand extinguishers, a hook and ladder trucks, 6 hose carriages; 8600 feet good cotton hose; 26 horses; value of apparatus and supplies, \$25,000; 9 buildings owned; department, value \$40,000; 53 mem-

INDIANA—Continued.

bers, full paid; annual expenses, \$45,000; Game-well fire alarm, 40 street boxes. Chief elected by city council. Philip Klein.

WATER SUPPLY—Water-works, direct pressure, supplied by pumping; capacity, 4,000,000 gallons daily; 68 cisterns; 34 miles street mains and supply pipes; diameter, 4 to 24 inches; 274 hydrants; water pressure, 100 pounds; annual expenses of water department, \$35,000. John Fetz, J. R. Ferguson.

Fort Wayne, Allen Co., population *35,000; mercantile buildings, brick, three to five stories; brick and frame dwellings, two stories; a steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages, 13 horses; siamese couplings used; 1500 feet rubber hose; 5500 feet good cotton; value of apparatus and supplies, etc., \$30,000; a buildings owned by department, value \$35,000; 36 members, 10 paid full time, 26 part time; annual expenses, \$19,000; telegraph alarm, 47 street boxes. Henry Hilbrecht.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, capacity 3,500,000 gallons; 30 miles mains and supply pipes; diameter, 6 to 24 inches; 240 hydrants; pressure, 50 pounds; annual expenses of water department, \$10,000. F. J. McDonald, W. W. Rockhill.

Frankfort, Clinton Co., population *5014; fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, one and a half and two stories; department consists of 1 chemical engine, 1 hook and ladder truck; 200 feet good rubber hose; value of apparatus and supplies, \$2500; 20 volunteer members; annual expense, \$200; bell alarm. Chief elected by company and approved by council. G. W. Bird.

WATER SUPPLY—Wells; water-works built, but not received. E. Marvin, J. M. Brafford.

Franklin, Johnson Co., population 3116; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; frame and brick dwellings; department consists of 3 hand engines, 1 chemical engine, ladders, hooks, and hose for each engine; 200 feet good rubber hose; 100, poor; value of apparatus and supplies, \$800; a buildings owned, value \$200; 1 rented at \$25 per year; 58 volunteer members; annual expenses, \$300; bell alarm. Chief elected by city council.

WATER SUPPLY—Wells and cisterns. Report of 1886.

Garrett, De Kalb Co., population 1268; buildings, wood, two stories; 1 hand engine; 1 hose carriage; B. & O. R. R. have department of 8 men to protect the shops. W. Y. Johnson, Town Clerk.

Goodland, Newton Co., population *1000; no fire department; force pumps; 100 feet of hose.

WATER SUPPLY—Wells. John Carpenter, Town Clerk.

Goshen, Elkhart Co., population *6000; area, 1500 acres; fire limit, 26 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, brick and wood, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; 2000 feet rubber hose, 2500 feet leather, good; value of apparatus and supplies, \$6000; 4 buildings in use; value, \$1000; 1 building rented, \$25 per annum; membership, 127, volunteers; annual expenses, \$1000; bell, steam whistle and electric alarm. John Snobarger.

WATER SUPPLY—Wells, 1,500,000 gallons capacity per day; 9 cisterns, capacity 150,000 gallons; direct pumping system; 10 miles street main; diameter, 6 to 12 inches; 46 hydrants; pressure, 120 pounds; annual expenses of water department, \$3600. L. Warner, J. H. Hawks, Jr.

Greencastle, Putnam Co., population *5000; area, 2560 acres; fire limit, same; ordinance pro-

viding for investigating causes of fires; mercantile buildings, brick, two stories; dwellings, wood, one and a half and two stories; department consists of 1 steam engine, 2 hand, 3 hose carriages; 1500 feet hose, good; 1300 feet poor; 3 horses; value of apparatus and supplies, \$6000; a buildings owned, value \$1000; membership, 13; full paid members, 7; part paid, 6; alarm. Fred. Weirs.

WATER SUPPLY—Water-works; 19 cisterns, filled by engine; capacity, 600 bbls. each. G. F. Edmonston, E. C. Anderson.

Greenfield, Hancock Co., population *2600; 1 hook and ladder truck; 1 hose carriage; value of apparatus, etc., \$210; 50 volunteer members; bell alarm. N. P. Howard, Sr.

WATER SUPPLY—Wells. J. Q. Johnson, Town Clerk.

Greensburg, Decatur Co., population 3138; area, 600 acres; fire limit, 400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, a chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet rubber hose, good; 200 poor; 3 horses; value of apparatus, \$10,000; 1 building owned, value \$4000; membership 30, all paid; annual expenses, \$2000; bell alarm. Chief elected by council. Ralph Buckley.

WATER SUPPLY—20 cisterns, capacity 100,000 gallons daily. Dick Thompson, City Clerk.

Hammond, Lake Co., population *3500; buildings, brick and frame, two to four stories; wooden roofs permitted; department consists of 1 steamer, 1 hand engine, a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 500 feet rubber hose, good; 600 feet rubber; 400 feet cotton, 200 feet linen, poor; 2 horses; value of apparatus and supplies, \$55,000; members 35, 1 full paid, 4 part paid; whistle alarm; telegraph alarm being erected. J. H. Kasper.

WATER SUPPLY—Cisterns; water-works being erected; supplied from artesian wells. D. Merrill, City Clerk.

Hartford City, Blackford Co., population *2000; 1 engine; 1 hose cart; 1 hook and ladder truck; 1,500 feet of good hose; 40 members. Hiram Sinclair.

WATER SUPPLY—Cisterns. Alonzo Frazer, Town Clerk.

Haxleton, Gibson Co., population 618; 1 hand engine, worthless; 150 feet of rubber hose, poor.

WATER SUPPLY—River.

Huntingburgh, Dubois Co., population *1500; brick and frame buildings, one and two stories; 1 hand engine, 1 hose carriage; 200 feet good rubber hose; value of apparatus, \$600; 20 volunteer members.

WATER SUPPLY—Cisterns and wells. J. F. Tieman, Town Clerk.

Huntington, Huntington Co., population *1881; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose, good; 1500 feet poor; 122 volunteers, 2 paid full time. W. A. Berry.

WATER SUPPLY—2 creeks; 4 cisterns, each having 35,000 gallons capacity. J. C. Black, Town Clerk.

Indianapolis, Marion Co., population *100,000; area, 12,800 acres; fire limit, same; special limit consists of a space 1 mile square, covering the business portion of the city; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; dwellings, brick and wood, one and two stories; department consists of 8 steam engines, 23 chemical hand extinguishers, 2 chemical engines, 2 hook and ladder trucks, 1 hose

carriage, 9 hose wagons; 7000 feet rubber hose, in good condition; 5500 feet of cotton, good; 50 horses; membership, 82, full paid; expenses in 1887, \$79,505, fire alarm telegraph, 120 street boxes. Chief elected by council. J. H. Webster.

WATER SUPPLY—Direct pumping system; cisterns; 68 miles pipes; 610 hydrants; pressure, 110 pounds; expenses of water department in 1887, \$32,000. Wm. Davis, John L. Bowles.

Jasper, Dubois Co., population 1040; buildings brick and wood, one to three stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage;

WATER SUPPLY—Wells and cisterns. G. J. Jutt, Town Clerk.

Jeffersonville, Clark Co., population 9357; frame and brick buildings, one and two stories; 1 steam engine; a hose carriages; 800 feet rubber hose in good condition; 500 feet poor, value of apparatus \$15,000; paid department, 4 men; 3 horses; expenses for 1887, \$3075. W. T. Patterson.

WATER SUPPLY—24 cisterns, supplied by pumps; water-works system being built. John H. Ault, City Clerk.

Kendallville, Noble Co., population 3000; 1 hook and ladder truck; a hose carts; 1000 feet hose; 50 men, volunteers. F. W. Holyer, Wm. Osborne.

Knightstown, Henry Co., population *2900; hook and ladder truck.

WATER SUPPLY—Wells.

Kokomo, Howard Co., population 7000; area, 500 acres; fire limit, 112 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two, three and four stories; dwellings, frame, one and two stories; department consists of 2 steam engines, 6 chemical hand extinguishers, a hook and ladder trucks, 5 hose carriages; siamese couplings used; 3000 feet rubber hose, good; 1000 poor; value of apparatus and supplies, \$12,000; annual rent of buildings in use, \$350; value, \$6000; membership, 75, part paid; annual expenses, \$5000; telephone and bell alarm. G. W. McGowan.

WATER SUPPLY—Water-works; river; 2 creeks; 16 cisterns; total capacity, 395,000 gallons; 120 hydrants. E. Conwell, A. Shewman.

Lafayette, Tippecanoe Co., population *18,000; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 4 hose carriages; 1200 feet cotton, 5700 feet good rubber hose; 3000 feet poor; telegraph alarm, 26 street boxes; also telephone; 13 men paid full time, 6 paid part time; 13 horses.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 5,000,000 gallons capacity; 225 feet elevation; 21 miles of street mains; 193 hydrants; 31 cisterns. H. F. Moyer.

Report of 1887.

La Porte, La Porte Co., population *10,000; 1 chemical extinguisher; 1 hook and ladder truck; 5 hose carriages; 2000 feet good rubber hose; 178 men, volunteers. C. Cochran.

WATER SUPPLY—Water-works; direct pressure; 2,000,000 gallons capacity; 8 miles of mains; 96 hydrants. G. H. Stoney.

Report of 1887.

Lawrenceburgh, Dearborn Co., population 4668; area, 800 acres; frame and brick buildings; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet good rubber hose; value of apparatus, etc., \$12,000; a buildings owned by department, valued at \$5000; volunteer department. Chief elected by council. A. D. Cook.

WATER SUPPLY—Cisterns.

Lebanon, Boone Co., population *4000; area, 740 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, one and two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 hand engine, 50 chemical

hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, good; 300 poor; value of apparatus and supplies, \$3000; membership, 27 volunteers; annual expenses, \$300; bell alarm. Chief elected by company.

WATER SUPPLY—Wells and cisterns.

Report of 1887.

Liberty, Union Co., population *1600; area, 639 acres; fire limit, same; mercantile buildings, brick and wood, two stories; dwellings, frame, one and two stories; 1 hook and ladder truck; value of apparatus and supplies, \$300; bell alarm. H. S. Kain.

WATER SUPPLY—Private wells and cisterns. James Rose, Town Clerk.

Ligonier, Noble Co., population 2010; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 hook and ladder truck; membership 31, all volunteers. C. P. Koonitz.

WATER SUPPLY—River. H. M. Goodspeed, Town Clerk.

Logansport, Cass Co., population *15,283; area, 2400 acres; fire limit, 600 acres; fireworks ordinance; mercantile building, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of a steam engines, a chemical hand extinguishers, a hook and ladder trucks, 5 hose carriages; factories have apparatus; 400 feet rubber hose, in good condition; 4000 feet cotton, good; 9 horses; value of apparatus and supplies, \$13,000; buildings, \$6500; membership 22, 9 full paid, 13 part paid; annual expenses, \$8000; telegraph and telephone alarm, 19 street boxes. Chief elected by city council. P. J. Farrell.

WATER SUPPLY—Direct pumping from Eel river; 15 miles of street mains, diameter 4 to 23 inches; 104 hydrants; pressure, 100 pounds; annual expenses of water department, \$2700. Wm. Schrier, John J. Taggart.

Loogootee, Martin Co., population *1000; frame and brick buildings, one and three stories; 1 hook and ladder truck; hand pumps; value of apparatus, \$200; volunteer department.

WATER SUPPLY—Well. J. A. Bramble, Town Clerk.

Madison, Jefferson Co., population 9500; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick, two stories; fire department consist of 3 steam engines, 3 hook and ladder trucks, 7 hose carriages; 9 horses in use; 4 buildings owned by city; bell alarm.

WATER SUPPLY—3 reservoirs; 20 cisterns; diameter of largest main, 12 inches; smallest, 4 inches; 109 hydrants; pressure, 50 pounds. John A. Zuck, Town Clerk.

Marion, Grant Co., population *6500; a hook and ladder trucks; 4 hose carriages; 2100 feet good rubber hose; 76 volunteer members. James Long.

WATER SUPPLY—Water-works; direct pressure; 1,500,000 gallons capacity; 7 miles street mains; 70 hydrants. D. F. Davis, J. J. Hall.

Michigan City, Laporte Co., population *11,000; 1 steamer; 5 hose carriages; 1 hook and ladder truck; 5000 feet good hose; 180 volunteer members. Albert W. Frehae.

WATER SUPPLY—Water-works; 15 cisterns; 106 hydrants; 13 miles street mains. Henry Swager, City Clerk.

Mishawaka, St. Joseph Co., population *3500; area, 960 acres; fire limit, 4 blocks; mercantile buildings, brick, two and three stories; frame and brick dwellings, one and two stories; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 900 feet good rubber hose; 300 feet poor; 400 feet good leather; value of apparatus and sup-

INDIANA—Continued.

plies, \$6000; 60 volunteer members; bell alarm; Chief elected by board of trustees. John J. Schindler.

WATER SUPPLY—Water-works; direct pumping and direct pressure; $1\frac{1}{4}$ miles street mains; diameter, 4 to 6 inches; 26 hydrants; pressure, 40 to 100 pounds; annual expense of water department, \$350. O. E. Lang, Town Clerk.

Monticello, White Co., population 1193; frame and brick buildings, two stories; 1 hook and ladder truck, value \$100; 23 volunteers; bell alarm.

WATER SUPPLY—River and wells. Report of 1887.

Montpelier, Blackford Co.; brick and timber buildings, one and a half and two stories; shingle roofs; 1 hand engine; 300 feet good cotton hose; value of apparatus and supplies, \$325; 15 volunteer members; bell alarm. C. D. Moffit.

WATER SUPPLY—Cisterns.

Mount Vernon, Posey Co., population *7000; area, 700 acres; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet new rubber hose; value of apparatus, \$2550; 2 buildings rented at \$200; 45 volunteer members; annual expenses, \$300; bell alarm. Chief recommended by department and elected by council. Wm. H. Heuring.

WATER SUPPLY—Water-works; stand-pipe system; 6 miles of mains; 82 hydrants; pressure, 93 pounds. R. W. Barnes, C. L. Prosser.

Muncie, Delaware Co., population *8000; area, 2000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 900 feet rubber hose, 1000 feet good cotton; 5 horses; value of apparatus and supplies, \$12,000; 1 building owned by department, value \$8500; 36 members, 3 full paid, 33 part paid; annual expenses, \$3580; telegraph and telephone alarm, 25 street boxes. Chief elected by council. Chas. Gass.

WATER SUPPLY—19 cisterns and river; capacity, 1000 bbls. daily; 85 hydrants. Geo. McCullough, City Clerk.

New Albany, Floyd Co., population *25,000; 1 steamer, in reserve; 1 hook and ladder truck; 3 hose carriages; 2000 feet good rubber hose; 54 members; 8 horses; fire alarm telegraph, 18 boxes; 8 buildings in use. Chas. Matthews.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs; capacity, 11,000,000 gallons; 105.413 feet of mains; 156 hydrants. F. Sheffield, Robt. Kraft.

New Carlisle, St. Joseph Co., population 1530; brick and wood buildings, two stories; 1 hook and ladder truck; 2 hose carriages; 200 feet good rubber hose; 100 feet poor; 200 feet linen; 300 feet good cotton; value of apparatus and supplies, \$1000; 30 volunteer members; expenses in 1887, \$200; bell alarm. Chas. Bulhand.

WATER SUPPLY—13 pipe wells; 1 large well; 1 reservoir; capacity, 32,000 gallons; gravity and direct pressure systems; $1\frac{1}{4}$ miles street mains; 20 hydrants; pressure, 64 pounds. D. A. White, James Curry, Jr.

New Castle, Henry Co., population 3500; 1 hook and ladder truck; 1000 feet good hose; 40 volunteer members. W. D. Jennings.

WATER SUPPLY—8 cisterns. Jas. E. Fisher, Town Clerk.

Armory, Posey Co., population 1095; buildings, brick, two stories; frame 1 story; 2 hand engines; 1 hook and

ladder truck; 2 hose carriages; 400 feet of good rubber hose; 100 feet poor; 50 feet good linen, 100 feet poor leather; value of apparatus, etc., \$1000; 30 volunteer members; annual expense, \$50; bell alarm; W. O. Tretbeway.

WATER SUPPLY—Wells and cisterns; 1 gang well. Henry Brown, Town Clerk.

New Haven, Allen Co., population *1000; fireworks ordinance; frame dwellings, one and one and a half stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder company; 1400 feet good rubber hose; 100 feet, poor; value of apparatus and supplies, \$2000; 1 building owned, value \$500; bell alarm. Chief elected by town council.

WATER SUPPLY—2 wells.

Report of 1887.

Noblesville, Hamilton Co., population 3011; 1 hand engine; 1 hook and ladder truck; 80 volunteers. S. R. Truitt.

WATER SUPPLY—Wells and cisterns. D. Martin, City Clerk.

North Manchester, Wabash Co., population *2500; 1 steamer; 1 hand engine; 1 hook and ladder truck; 1 hose cart; 1400 feet hose; 47 members. W. E. Thomas.

WATER SUPPLY—Cisterns and river. Joseph Cowgill, Town Clerk.

North Vernon, Jennings Co., population *3500; brick buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$6000; 60 members, 1 paid part time, 59 volunteers; expenses in 1887, \$200; bell alarm. Geo. Steager.

WATER SUPPLY—Ponds; 1 cistern, capacity 700 barrels. John C. Suhr, City Clerk.

Oldenburgh, Franklin Co., population *750; area, 160 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick, two to four stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose in good condition; 100 feet poor; value of apparatus and supplies, \$1500; department buildings, \$3000; membership 94, all volunteers; annual expenses, \$200; bell alarm. Chief elected by members. J. Ben Enneking.

WATER SUPPLY—7 cisterns, filled from stream. John E. Bonner, Town Clerk.

Peru, Miami Co., population *8000; area, 2000 acres; fire limit, 1500 acres; chief investigates fires, mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet rubber hose in good condition; value of apparatus and supplies, \$7000; 1 building owned by department, value \$1500; membership 40, all volunteers; annual expenses, \$450; fire alarm telegraph, 7 street boxes. Chief elected by common council. Alexander Appel.

WATER SUPPLY—Water-works; reservoir capacity, 1,500,000 gallons daily; diameter of mains, 6 to 16 inches; 130 hydrants; pressure, 220 pounds; annual expenses of department, \$3320. Charles Denniston, City Clerk.

Pierceton, Kosciusko Co., population 1084; 1 hand engine; 10 chemical extinguishers; 1 hose carriage; 400 feet rubber hose, good; 100 feet poor; 40 men, volunteers.

WATER SUPPLY—3 cisterns, 37,600 gallons capacity.

Report of 1886.

Plymouth, Marshall Co., population *3000; area, 10 acres; fireworks ordinance; chief investigates causes of fires; mercantile buildings, brick, two stories; dwellings, wood, two stories; depart-

ment consists of 1 hand engine, 4 chemical hand extinguishers, a hook and ladder truck, 3 hose carriages; siamese couplings used; 1350 feet rubber hose, in good condition; 200 feet poor; 650 feet cotton, good; value of apparatus and supplies, \$6000; 1 building owned by department, value \$4500; membership 158, all volunteers; annual expenses, \$500; bell alarm. Chief elected by department and confirmed by city council. Fred. H. Kuher.

WATER SUPPLY—14 cisterns, supplied from wells; capacity, 9000 gallons daily; a railroad plugs. P. J. Kruyer, Town Clerk.

Portland, Jay Co., population *5000; 2 hose carts; 1 hook and ladder truck; 20 men, volunteers. John Canfield.

WATER SUPPLY—Wells and cisterns. J. M. Bellman, Town Clerk.

Princeton, Gibson Co., population *3500; 1 hand engine; 1 hook and ladder truck; 40 volunteer members. Wm. A. Mossman.

WATER SUPPLY—Wells and cisterns. W. A. Benton, Town Clerk.

Richmond, Wayne Co., population *18,000; area, 700 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; shingle roofs permitted; dwellings, frame, two stories; department consists of a steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2500 feet good cotton hose; 1000 poor; 4 hoses; value of apparatus and supplies, \$30,000; 2 buildings owned, value \$10,000; 18 members, 6 full paid, 12 part paid; annual expenses, \$10,000; fire alarm telegraph; 31 street boxes. Jas. Parsons.

WATER SUPPLY—Water-works; 25 miles mains; 170 hydrants, with reservoir; capacity, 10,000,000 gallons, with 75 pounds pressure at hydrant pumps; 4,000,000 gallons capacity; can increase pressure by pumping direct to any amount wanted. Fred Curtis, Chas. Swaine.

Rochester, Fulton Co., population *3000; area, 600 acres; fire limit, same; frame and brick buildings; 1 engine; 2 hose carts; 200 feet new hose; 1 building; 46 members. Walter W. Stickels.

WATER SUPPLY—Wells. Joseph Ault, Town Clerk.

Rockport, Spencer Co., population *3500; 1 hook and ladder truck; 1 hose cart; supply of good hose; 35 men. Otto L. Nester.

WATER SUPPLY—Water-works; 1 reservoir; 11 fire plugs. Prof. Kennedy, Charles Garlinghouse.

Rockville, Parke Co., population *2500; area, 1200 acres; causes of fires investigated; mercantile buildings, brick and stone, one to three stories; wooden roofs permitted; dwellings, brick, wood and stone, one story; no fire department; 1 hand engine; 12 chemical hand extinguishers; 1 hose carriage; 400 feet poor rubber hose; bell alarm.

WATER SUPPLY—Wells. Ed. Lambert, Town Clerk.

Rushville, Rush Co., population *350; 1 hook and ladder truck; 1 steam engine; 1 hose carriage; 3 horses. Samuel Turney.

WATER SUPPLY—Inexhaustible wells and 12 cisterns. H. P. McGuire, Town Clerk.

Salem, Washington Co., population *1800; 1 steam engine; 1 chemical engine; 2 hose carriages; 1500 feet good hose; volunteer fire department, 50 men. E. Craycraft.

WATER SUPPLY—Water-works; 7 large cisterns, and creek. Robert Mitchell, Town Clerk.

Scottsburg, Scott Co., population 800; frame buildings; buckets and ladders; bell and steam whistle alarm.

WATER SUPPLY—Good. Frank H. Park, Town Clerk.

Neymour, Jackson Co., population *6800; area, 800 acres; fire limit, 200 acres; mercantile buildings, brick, two and three stories; wood dwellings, one and two stories; department consists of 1 hand engine, 1 steamer, 1 hook and ladder truck, 3 hose carriages; 1600 feet good rubber hose; 200 feet poor cotton; value of apparatus and supplies, \$4500; 2 buildings owned by department, value \$4000; 85 members, 4 paid; annual expenses, \$445; bell and telephone alarm. Chief elected by city council. F. P. Hill.

WATER SUPPLY—23 wells; capacity, 120,000 gallons daily. Hy. Price, City Clerk.

Shelbyville, Shelby Co., population *6000; area, 550 acres; fire limit, 40 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; wood dwellings, one story; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1400 feet good rubber hose; 3 hoses owned by city; value of apparatus and supplies, \$1600; 1 building in use by department, value \$4000; 30 volunteer members, 1 paid; annual expenses, \$1000; bell alarm. Chief elected by city council. B. W. Laws.

WATER SUPPLY—Water-works; 2 pumps; capacity, 3,000,000 gallons; stand-pipe, 125 feet high, 5 feet in diameter; pressure from pumps, 130 pounds; from stand-pipe, 60 pounds; 8 miles street mains. Wm. Morgan, K. C. Kay.

South Bend, Saint Joseph Co., population *20,000; area, 2575 acres; causes of fires investigated; mercantile buildings, brick, two, three and four stories; wooden roofs not permitted; dwellings, brick, two stories; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 4000 feet good hose; 450 feet poor rubber; value of apparatus and supplies, \$29,956; 4 buildings used by department, value \$10,000; paid department; annual expenses, \$11,246; fire alarm, telephone; 20 street and 8 private boxes. Chief elected by council. J. Hutchins.

WATER SUPPLY—Stand-pipe system; 3 reservoirs; capacity, 6,000,000 gallons daily; 20 miles street mains; diameter, 6 to 20 inches; 300 hydrants; pressure, 100 pounds; annual expenses of water department, \$4000. E. L. Abbot, B. Kimbel.

Spencer, Owen Co., population *2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 550 feet good rubber hose; 600 feet good cotton; 40 volunteer members. N. W. Williams.

WATER SUPPLY—River, creek and cisterns. S. H. H. Mathes, Town Clerk.

Sullivam, Sullivan Co., population *3000; 1 steam fire engine; 1 hand engine; 1 hook and ladder wagon and equipments; 2 hose reels; 1500 feet hose; value of apparatus, \$10,000; 75 volunteer members. F. E. Basler.

WATER SUPPLY—15 large cisterns. Ben. S. Wolfe, Town Clerk.

Tell City, Perry Co., population 2112; area and fire limit, 355 acres; mercantile buildings, brick and frame, one and two stories; shingle roofs permitted; dwellings, wood and brick, one and two stories; 3 hand engines; hook and ladder truck; 2 hose carriages; 1600 feet rubber hose; 200 feet good linen hose; 600 feet poor rubber hose, value of apparatus and supplies, \$1500; value of buildings in use, \$800; 72 members, part paid; annual expenses, \$500; bell alarm. Chief elected by town board. Lorenz Bader.

WATER SUPPLY—18 cisterns, supplied by gutters; capacity, 100,000 gallons daily. Albert Fenn, City Clerk.

Terre Haute, Vigo Co., population *35,000; area, 4000 acres; fire limit, 350; brick, stone and frame buildings, two and three stories; wooden roofs permitted; 2 steamers; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; 1 hose reel in reserve; 1 supply wagon; 4000 feet cotton hose; 800 feet good rubber; 1000 feet fair; 10 horses; value

INDIANA—Continued.

of apparatus and supplies, \$30,000; buildings, \$18,000, 41 members, 39 paid full time; expenses in 1887, \$25,000; electric alarm.

WATER SUPPLY—Water-works; river; direct system; 30 miles street mains; diameter, 4 to 72 inches; 444 hydrants; pressure, 95 pounds. J. G. Briggs.

Union City, Randolph Co., population *4600; fireworks ordinance; causes of fires investigated; frame buildings; 1 hook and ladder truck. R. J. Clark.

WATER SUPPLY—Water-works; 7½ miles of mains; 90 hydrants; pressure, 60 pounds; annual expense of water department, \$3982. C. V. Batholuma.

Valparaiso, Porter Co., population *6300; area, 497 acres; fire limit, 34 acres; sale and use of fire-works and fire-crackers prohibited; causes of fires investigated; mercantile buildings, brick and frame, two and three stories; wooden roofs permitted; dwellings, wood, two stories; 2 hand engines; 1 hook and ladder truck; 3 hose carriages (Normal School has its own fire department, consisting of 1 hand engine, hook and ladder truck and hose); 750 feet good rubber hose; 1250 good cotton; 750 feet poor; value of department apparatus and supplies, \$4500; 1 building owned by department, value \$4000; 100 volunteer members; annual expenses, \$433. Chief elected by common council. Wm. E. Brown.

WATER SUPPLY—Water-works; 10 miles mains; 60 hydrants. Don. A. Salyer, Eli N. Norris.

Vevay, Switzerland Co., population 1965; frame and brick buildings; 2 chemical engines; 2 hook and ladder trucks; 300 feet hose; 40 volunteer members; bell alarm; value of apparatus, \$2000. O. Johnson.

WATER SUPPLY—Cisterns, wells and river. Chas. Keisel, City Clerk.

Vincennes, Knox Co., population *15,000; mercantile buildings, brick, two stories; fire and building permit ordinances; dwellings, wood, 1 story; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 2 steamers and 1 hose cart in reserve; siamese couplings used; 2500 feet good rubber hose; 500 feet fair; 4 horses; value of apparatus and supplies, \$9000; 2 buildings owned by city, value \$5000; 24 members, 4 paid; annual expense, \$3300; electric alarm, 20 street boxes. Chief elected by council. Geo. Lendrich.

WATER SUPPLY—River; stand-pipe 200 feet high; direct pressure; 150 fire plugs. W. B. Chadwick, Geo. E. Green.

Wabash, Wabash Co., population *6000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1500 feet good rubber hose; 100 volunteer members. H. Wheeler.

WATER SUPPLY—Water-works; stand-pipe; canal and cisterns; 129 hydrants. W. S. Stitt, Howe McGuire.

Warsaw, Kosciusko Co., population *4000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two stories; department

consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carts; siamese couplings used; 1500 feet rubber hose, good; value of apparatus and supplies, \$4000; 1 building owned, value \$2000; membership, 150 volunteers; bell alarm. Perry Brown.

WATER SUPPLY—Water-works; 15 cisterns, filled from wells; capacity, 18,800 gallons daily; direct pressure; 50 hydrants. F. Porter, M. H. Parks.

Washington, Davies Co., population *6000; area, 900 acres; fire limit, 350 acres; mercantile buildings, brick and iron, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 1 hose carriage; 300 feet cotton hose, good; 500 feet rubber, good; bucket brigade, 16 members; bucket cart, with 30 rubber buckets; value of apparatus and supplies, \$5000; 1 building in use, annual rent, \$125; membership, 69 volunteers; annual expenses, \$1000; bell alarm. Jos. Faust.

WATER SUPPLY—11 cisterns, supplied from roofs, ponds and springs. Phil Hart, City Clerk.

Waterloo, DeKalb Co., population *1967; 1 hand engine; 1 hose carriage; 300 feet rubber hose, 300 leather, 300 cotton, good; 45 volunteer men. A. J. Sinclair.

WATER SUPPLY—15 cisterns, 30,000 gallons capacity. Michael Kiplinger, Town Clerk.

Williamsport, Warren Co., population *1000; buildings, brick and frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose, good; value of apparatus and supplies, \$1500; organization not yet completed.

WATER SUPPLY—Cisterns. S. G. Brier, Town Clerk.

Winamac, Pulaski Co., population 835; frame and brick buildings; 3 chemical hand extinguishers; no fire department.

WATER SUPPLY—Wells and cisterns. Report of 1887.

Zionsville, Boone Co., population 855; mostly frame buildings, a few brick; one and two stories; 1 hand engine.

WATER SUPPLY—Wells. C. N. Beamer, Town Clerk.

The following places have no fire protection: Booneville, Warwick Co., population *2000. Butler, De Kalb Co., 1056. Clifton, Vermilion Co., population Co., population 965. Cochran, Dearborn Co., population *1500. Danville, Hendricks Co., population 1598. Fremont, Steuben Co., population 632. Harmony, Clay Co., population 838. La Grange, La Grange Co., population *1800. Martinsville, Morgan Co., population *2500. Mitchell, Lawrence Co., population 1800. Mooresville, Morgan Co., population 1200. Newburgh, Warrick Co., population 1282. Petersburg, Pike Co., population 1672. Rensselaer, Jasper Co., population 968. Thornton, Boone Co., population 1800. Tipton, Tipton Co., population *2500. Versailles, Ripley Co., population 455. Winchester, Randolph Co., population 1958. Worthington, Greene Co., population *1800.

IOWA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Ackley, Hardin Co., population 11473; 1 hand engine; 1 hook and ladder truck, 2 hose carriages; 900 rubber hose; 60 volunteers. S. D. Bruering.

WATER SUPPLY—1 cistern, 10,000 gallons capacity; 1 hydrant; artesian well. E. T. Tool, Town Clerk.

Afton, Union Co., population *1350; brick and frame buildings; shingle roofs; no fire department; 1 hand engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage, all in poor condition; 400 feet poor rubber hose; bell alarm.

WATER SUPPLY—Cisterns, wells and reservoirs. John J. Baxter, Town Clerk.

Albia, Monroe Co., population 12122; 1 steamer; 2 hose carts; 1 hook and ladder truck; 200 feet cotton hose; 50 volunteer members. John T. Rowe.

WATER SUPPLY—Good. Thos. Beard, Town Clerk.

Algona, Kosuth Co., population 11826; frame and brick buildings, two stories; wooden roofs; 1 hose carriage, 5 chemical hand extinguishers, 1 hook and ladder truck, 3 force pumps; 500 feet rubber hose, good; value of apparatus, etc., \$1500; 25 volunteer members; bell alarm. A. F. Dailey.

WATER SUPPLY—Wells and reservoir. W. B. Quton, Town Clerk.

Amamosa, Jones Co., population 11874; area, 640 acres; fire limit, 200 acres; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, \$2500; 1 building owned, value \$600; membership, 90, volunteers; annual expenses, \$200; bell alarm. E. M. Harvey.

WATER SUPPLY—1 reservoir, supplied by steam pump; 2 miles street mains and supply pipes; diameter, 4 to 8 inches; 8 hydrants; pressure, 75 pounds; annual expense of water department, \$1100. John Griffith, L. B. Peck.

Atlantic, Cass Co., population *5000; fire-works ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet cotton hose, good; value of apparatus and supplies, \$5000; 2 buildings owned, value \$1500; membership, 50, volunteers; annual expenses, \$1500; electric alarm. Chief elected by city council. Rudolph Zach.

WATER SUPPLY—Water-works, direct pressure; daily capacity 3,000,000 gallons, 5½ miles of street mains; diameter, 4 to 16 inches; hydrant pressure, 75 to 120 pounds. W. A. Wilken, Town Clerk.

Audubon, Audubon Co., population 11122; buildings, frame, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet of cotton hose, good; value of apparatus, \$2500; 1 building, value \$1000; 60 members, volunteers; bell alarm. E. J. Freeman.

WATER SUPPLY—Wind-mill from well to reservoir on hill, 140 feet elevation; capacity 4000 barrels; gravity pressure; steam pump; capacity, 10,000 gallons per hour; 2500 feet of street mains; 5 hydrants. N. Feighor, John Weighton.

Bedford, Taylor Co., population *2000; area, 800 acres; fire limit, 6 blocks; fire-works ordinance; causes of fires investigated; frame and brick buildings, one to three stories; department has 1 chemical engine, 5 chemical extinguishers, 1 hook and ladder truck; 400 feet good rubber hose; value of apparatus, \$200; 1 building in use, value \$5000; membership 40, volunteers; bell alarm; two horses. J. R. Derrickson.

WATER SUPPLY—Wells and cisterns. E. E. Cass, Town Clerk.

Belle Plaine, Benton Co., population 12092; area, 510 acres; fire limit, 2 acres; fire-works ordinance; mercantile buildings, brick, two stories; frame dwellings, one and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet of good rubber hose; value of apparatus and supplies, \$1800; 1 building owned, value \$400; 83 volunteer members; annual

expenses, \$100; bell and whistle alarm. Chief elected by council.

WATER SUPPLY—6 artesian wells. Report of 1887.

Bellevue, Jackson Co., population 11398; area, 640 acres; mercantile buildings wood and brick, two stories; wooden roofs permitted; wood, brick and stone dwellings; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose; 600 feet cotton; 200 feet poor linen; 400 feet leather; value of apparatus and supplies, \$3500; 1 building owned, value \$2500; 60 members, 30 part paid; annual expenses, \$250; bell alarm. Chief appointed by council. Harry Rosenberg.

WATER SUPPLY—Two public cisterns, supplied from roofs; capacity, 600 barrels daily; river and wells. W. F. Hanske, Town Clerk.

Blairstown, Benton Co., population 1612; frame buildings, one and a half stories; wooden roofs permitted; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 100 feet good rubber hose; value of apparatus, etc., \$200; 50 volunteer members; annual expenses, \$25; bell alarm. Jas. Halstead.

WATER SUPPLY—Wells. W. H. Hoebel, Town Clerk.

Boone, Boone Co., population *7000; area, 1920 acres; fire limit, 11 acres; fire-works ordinance; mercantile buildings, brick, two stories; wooden roofs; frame dwellings, two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 2 hose carriages; 1775 feet good cotton hose; value of apparatus and supplies, \$2255; 2 buildings in use, value \$8000; 84 volunteer members; annual expenses, \$77; bell alarm. A. P. Fogg.

WATER SUPPLY—Water-works; gravity and direct pumping; 7056 feet of street mains; diameter, 6 to 8 inches; 19 hydrants; pressure, 45 pounds. A. Rheams, F. D. Gay.

Brooklyn, Poweshiek Co., population 1127; area, 3500 acres; brick and frame buildings; 1 steam engine; 1 hose cart; 1 chemical engine; 1000 feet good rubber hose; value of apparatus, \$1000; 1 building used, value \$100; bell and whistle alarm. O. F. Donovan.

WATER SUPPLY—Private wells and public cisterns. N. H. Wright, Town Clerk.

Burlington, Des Moines Co., population 30,000; area, 6400 acres; fire limit, 1600 acres; fire-works ordinance; mercantile buildings, brick, wood and stone, one to six stories, shingle roofs; dwellings, wood and brick, one to three stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 400 feet good rubber hose, 600 poor; 9700 feet good cotton hose, 2500 poor; 17 horses; value of apparatus and supplies, \$20,000; value of buildings owned, \$3000; 5 rented at \$100 per year; membership, 27; annual expenses, \$12,000; telephone alarm. Wm. Franken.

WATER SUPPLY—Direct pressure; pumping system, capacity 7,000,000 gallons daily; Mississippi river; 19 miles street mains; diameter, 4 to 24 inches; 209 hydrants; pressure, 88 pounds; annual expenses of water department, \$9000. Chas. Hood, J. M. Mercer.

Carroll City, Carroll Co., population *2300; area, 640 acres; fire-works ordinance; brick and frame buildings, one and two stories; 1 hand engine; 1 chemical engine; 2 hose carts; 1 hook and ladder truck; 1500 feet hose; value of apparatus, \$2000; 1 building owned, value \$1000; 200 volunteer members; bell alarm. Jas. Thompson.

WATER SUPPLY—Reservoir, supplied by pumps; 2000 feet street mains; diameter of pipes, 8 inches; 10 hydrants; tank; water-works. J. P. McAllister F. A. Suydam.

IOWA—Continued.

Carson City, Pottawattamie Co., population 500; buildings, wood, one and one and a half stories; shingle roofs; 1 hook and ladder truck; bell alarm.

WATER SUPPLY—River and wells. Jas. T. Farrell, Town Clerk.

Cedar Falls, Black Hawk Co., population 13385; area, 1440 acres; fire limit, 140 acres; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; value of apparatus and supplies, \$5000; 1 building owned, value \$400; 41 members, 3 paid; annual expenses, \$525; bell alarm. Chief elected by members. C. Boehmler.

WATER SUPPLY—2 reservoirs, supplied by pump from river; capacity, 4800 gallons daily; water-works being put in. J. H. Jeffers, Geo. A. Newman.

Cedar Rapids, Linn Co., population 115,426; building material, principally brick; dwellings, frame; shingle roofs permitted; department consists of 2 hook and ladder trucks, 7 hose companies; siamese couplings used; 5000 feet good hose; 250 members, 1 paid; annual expenses, \$4378; telegraph and telephone alarm, 23 boxes; 50 fire police. L. M. Ayers.

WATER SUPPLY—Artesian wells; river and direct pumping system; 20 miles mains, 4 to 16 inches diameter; 138 hydrants. J. C. Fox, J. D. Blaine.

Centerville, Appanoose Co., population 4000; area, 1900 acres; fire limit, 2000 square feet; fireworks ordinance; frame buildings, two stories; shingle roofs; department consists of 1 steamer, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1200 feet good cotton hose; value of apparatus and supplies, \$10,000; 52 members, 1 paid full time, 2 part time; annual expenses, \$500; bell alarm. Chief elected by companies, approved by council. Thos. Goss.

WATER SUPPLY—Cisterns, supplied by pipes from buildings; 1 large well. Report of 1887.

Chariton, Lucas Co., population 12891; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good cotton hose; 100 volunteer members, 1 paid part time. G. W. Larmur.

WATER SUPPLY—3 reservoirs; 3 cisterns, 800 barrels each. Frank Grange, Town Clerk.

Charles City, Floyd Co., population 12978; area, 640 acres; mercantile buildings, wood and stone, two stories; wooden roofs; dwellings, wood, two stories; department consists of 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, \$12,000; 1 building in use, value \$300; 26 volunteer members; annual expenses, \$150; bell alarm. W. N. Crume, City Clerk.

WATER SUPPLY—Water-works, steam pumps.

Cherokee, Cherokee Co., population 12500; area, 2 miles; fireworks ordinance; buildings, frame and brick, one and two stories; department consists of 1 horse-power engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 650 feet good rubber hose; 300 feet poor cotton hose; value of apparatus, etc., \$2000; 35 volunteer members. W. B. Chick.

WATER SUPPLY—Cisterns and wells; capacity, 2800 gallons per day. J. H. Umhoefer, Town Clerk.

Clarinda, Page Co., population 3300; 2 chemical engines; 2 hose carts; 1500 feet hose; 1 hook and ladder company, 16 members; 65 volunteer members; bell and steam whistle alarm. H. Bedwell.

WATER SUPPLY—Wells; water-works; 32 driven wells. J. Stonebraker, W. L. Lundy.

Clear Lake, Cerro Gordo Co., population 1300; total area, 350 acres; fireworks ordinance; frame and brick buildings, one to two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose; 50 feet good line; value of apparatus, \$1665; 60 volunteer members; expenses in 1887, \$100; bell alarm. Charles A. Cooley.

WATER SUPPLY—2 cisterns and lake; capacity, 300 gallons daily.

Clinton, Clinton Co., population 16,000; fireworks ordinance; brick dwellings, one to four stories; 1 steam engine; 6 hose carriages; 1 hook and ladder truck; 3000 feet good cotton hose; 2000 feet good rubber; 65 volunteers; telephone alarm; annual expenses, \$1500. H. R. Dexter.

WATER SUPPLY—Water-works; direct pressure; 2 artesian wells; river; 8 cisterns; 8 miles of mains; 125 hydrants. O. Meser, L. F. Sutton.

Colfax, Jasper Co., population 2500; fire limits ordinance, covering business part of town; apparatus purchased. Wm. Craft.

WATER SUPPLY—Reservoir. R. N. Stewart, J. A. Mattern.

Cornick, Adams Co., population 12483; area, 600 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, one and two stories; 1 hand engine; 7 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet of good rubber hose; bucket brigade; apparatus is valued at \$2000; 1 building in use, value \$200; 45 volunteer members; bell alarm. F. H. Scranton.

WATER SUPPLY—Cisterns and wells. W. H. Clark, Town Clerk.

Council Bluffs, Pottawattamie Co., population 35,000; area, 3840 acres; fireworks ordinance; brick and frame buildings, one to five stories; 4 steam engines (3 not in use); 2 hook and ladder trucks; 3 hose carriages; 2000 feet good rubber hose; 1000 feet poor; 10 horses; value of apparatus and supplies, \$40,000; buildings owned, value \$13,000; 21 members, 12 full paid, 8 part paid; expenses in 1887, \$15,650; telegraph alarm, 26 boxes. John L. Templeton.

WATER SUPPLY—Water-works; pumps to reservoir; capacity, 7,000,000 gallons per day; 27 miles street mains; 209 hydrants; pressure, 80 pounds; annual expenses of water-works, \$14,300. H. Birkinbine, F. A. Burke.

Crasoe, Howard Co., population 2000; hook and ladder truck. C. F. Stremel.

WATER SUPPLY—Wells. H. J. Jerried, Town Clerk.

Creston, Union Co., population 17393; area, 2560 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, two to four stories; wooden roofs permitted; dwellings, frame, one to three stories; department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 3750 feet rubber hose, good; 4 horses; 3 buildings used; membership, 70, 2 paid; bell alarm. Robert Bisset.

WATER SUPPLY—Reservoir; water mains; 6 hydrants. Jas. McDonald, A. M. Collins.

Dallas Centre, Dallas Co., population 499; buildings wood, one and two stories; department consists of 1 hand engine, hooks, ladders and buckets, 1 hose carriage, 2 chemical extinguishers; 300 feet rubber hose, good; value of apparatus and supplies, \$600; 36 volunteer members; bell alarm. E. J. Utilevem.

WATER SUPPLY—Wells. Ed. Everts, Village Clerk.

Davenport, Scott Co., population 124,800; area, 3000 acres; fire limit, same; fireworks ordinance;

causes of fires investigated in fire limit; mercantile buildings, brick, two to four stories; wooden roofs; dwellings, frame, two stories; department consists of 1 steam engine, two hook and ladder trucks, 5 hose carriages; siamese couplings used; 6000 feet good hose; 11 horses; value of apparatus and supplies, \$35,000; 6 buildings owned; membership, 117; full paid, 17, 100 volunteers; annual expenses, \$14,500; fire alarm telegraph, 30 street boxes. H. Stratman.

WATER SUPPLY—Water-works; direct pressure; river; 30 miles street mains; diameter, 4 to 18 inches; 263 hydrants, pressure, from 80 to 140 pounds; annual expenses of water department, \$10,400. Thos. Hooper, John W. Steem.

Decorah, Winneshiek Co., population *3500; area, 400 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; dwellings, brick and frame, two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 7500 feet rubber hose, good; value of apparatus and supplies, \$3000; 2 buildings in use; membership, 83 volunteers; annual expenses, \$150; bell alarm. Chief elected by members and approved by council. Geo. L. Gardner.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, supplied by engine, capacity 500,000; 2½ miles street mains; diameter, 4 to 6 inches; 15 hydrants; expenses of water department, \$1000; committee in charge. W. R. Toye, Town Clerk.

Denison, Crawford Co., population *2000; total area, 640 acres; fire limit, same; frame buildings, one and two stories; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose; 1000 feet good linen; 300 feet poor rubber; value of apparatus, etc., \$2500; 1 building owned, value \$800; 45 volunteer members; bell alarm. N. J. Wheeler.

WATER SUPPLY—Water-works; capacity, 50,000 gallons daily; 2 miles street mains; diameter 4 to 6 inches; 11 hydrants; cost of water department in 1887, \$600. C. M. Staley, Town Clerk.

Des Moines, Falk Co., population *50,000; area, 5100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, one to six stories; wood and brick dwellings, one and one and a half to two stories; department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages, 2 patrol wagons; 5000 feet rubber hose; 2000 feet good cotton; 14 horses; 4 buildings owned, value \$60,000; 23 full paid members; annual expenses, \$40,000; telephone alarm. Chief elected by council. A. C. Johnson.

WATER SUPPLY—Water-works; direct pressure; 30 miles street mains and supply pipes; diameter, 4 to 8 inches; 300 hydrants; pressure, 40 to 80 pounds. A. N. Denman.

Report of 1887.

De Witt, Clinton Co., population *1395; area, 360 acres; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; frame dwellings, two stories; department consists of 1 hand engine, 15 chemical hand extinguishers; 650 feet good rubber hose; 500, poor; 50 feet good leather; value of apparatus and supplies, \$1000; 1 building in use, owned by city; 45 volunteer members; bell alarm. Chief elected by department. W. H. Schlubach.

WATER SUPPLY—Well and 2 cisterns; capacity of each per day, 20,000 gallons. J. J. Connoles, Town Clerk.

Dubuque, Dubuque Co., population 32,000; area, 7680 acres; fire limit, 3200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; wooden roofs; brick and wood dwellings, two and a half stories; department consists of 3 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings

used; 4000 feet good rubber hose; 1000 poor; 11 horses; value of apparatus and supplies, \$25,000; value of buildings, \$20,000; 25 members, 19 full paid, 6 part paid; annual expenses, \$15,000; telephone and telegraph alarm, 22 street boxes. J. H. Trieb.

WATER SUPPLY—Gravity pressure; 2 reservoirs, supplied from spring; capacity, 1,806,700 gallons daily; 20 miles street mains; diameter, 4 to 12 inches; 175 hydrants; pressure, 44 pounds. N. W. Kimball, J. Stafford.

Dunlap, Harrison Co., population *1408; frame and brick buildings; 1 chemical engine; value of apparatus, \$950; bell alarm. B. A. Little.

WATER SUPPLY—Putting in water-works; supplied by artesian well.

Dyersville, Dubuque Co., population *1200; frame buildings; 1 hook and ladder truck; 1 hand engine; 1 hose cart; 70 volunteer members; bell alarm. W. MacHogan.

WATER SUPPLY—Cisterns and river.

Dysart, Tama Co., population *804; frame and brick buildings; one and two stories; wooden roofs permitted; 1 hand engine; 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; value of apparatus, etc., \$2500; 60 volunteers; bell alarm. M. H. Howard.

WATER SUPPLY—Cisterns. A. N. Stewart, Town Clerk.

Eagle Grove, Wright Co., population *2065; frame buildings, one and two stories; no fire department.

WATER SUPPLY—Flowing wells. C. A. Schaffler, Town Clerk.

Earlville, Delaware Co., population *1100; brick and wood buildings, one and a half and two stories; 1 hook and ladder truck; company disbanded; bell alarm.

WATER SUPPLY—2 cisterns. S. K. Virtue, Town Clerk.

Eldon, Wapello Co., population *1288; frame buildings, one and a half stories; wooden roofs; 1 hook and ladder truck, value \$550; 25 volunteers; whistle alarm.

WATER SUPPLY—Wells. D. M. Moore, Town Clerk.

Eldora, Hardin Co., population *1644; area, 1100 acres; frame and brick buildings; volunteer department; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber hose; value of apparatus, etc., \$1750; 2 buildings owned, valued at \$1000.

WATER SUPPLY—Wells; 5 street hydrants.

Emmettsburg, Palo Alto Co., population *1264; mercantile buildings, frame and brick, two stories; wooden roofs permitted; dwellings, frame, two stories; 1 chemical engine; 12 chemical hand extinguishers; 1 hook and ladder truck; 200 feet of good rubber hose; value of apparatus, etc., \$1500; membership, 40 volunteers; bell alarm. P. O. Refsell.

WATER SUPPLY—Wells and lake. John Moncrief, Town Clerk.

Fairfield, Jefferson Co., population *1264; 3 hose carriages; 1 hook and ladder truck; 30 members; 1000 feet serviceable hose. J. S. Beck.

WATER SUPPLY—Pond. T. F. Higley, Town Clerk.

Fontanelle, Adair Co., population *923; frame buildings, one and two stories; ladders and buckets; no fire department.

WATER SUPPLY—4 large wells.

Report of 1887.

Forest City, Winnebago Co., population *975; buildings, brick and wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck,

IOWA—Continued.

1 hose carriage, 3 chemical extinguishers; 500 feet rubber hose, good; value of apparatus and supplies, \$1650; 40 volunteer members; expenses in 1887, \$360; bell alarm. John Isaacson.

WATER SUPPLY—Wells. M. C. Halverson, Town Clerk.

Fort Dodge, Webster Co., population 1455; area, 1000 acres; fire limit, 360 acres; causes of fires investigated; 1 chemical engine; 4 chemical hand extinguishers; 2 hook and ladder trucks; 3 hose carriages; 2 horses; 1000 feet rubber hose; 500 linen hose; 1 building in use, value \$1500; 50 volunteer members; annual expenses, \$200.

WATER SUPPLY—Water-works; direct pressure; $3\frac{1}{4}$ miles street mains; diameter, 6 to 10 inches; 30 hydrants.

Report of 1887.

Fort Madison, Lee Co., population 10,000; area, 1280 acres; fire limit, 1000 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good rubber hose; 500 feet poor; 800 feet good cotton; 200 feet poor; 2 horses; value of apparatus and supplies, \$6000; 5 buildings owned, value \$5,000; 100 members, part paid; annual expenses, \$880; bell alarm. D. R. Henry.

WATER SUPPLY—River and 4 cisterns; capacity of cisterns, 2800 gallons daily.

Glenwood, Mills Co., population 1375; fire-works ordinance; mercantile buildings, wood and brick, one and two stories; dwellings, wood and brick, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 150 feet good rubber hose; 300 feet poor; 300 feet good linen hose; value of apparatus and supplies, \$1000; 1 building in use, value, \$2000; alarm. H. A. Tolles.

WATER SUPPLY—Creek; 2 cisterns, supplied from roofs; 2 wells. James Carter, Town Clerk.

Grand Junction, Green Co., population 1100; frame buildings, one story; wooden roofs; 1 hand engine; 1 hose carriage; 800 feet good rubber hose; 200 poor; value of apparatus, etc., \$2000; 35 volunteer members; gong alarm. F. H. Parmenter.

WATER SUPPLY—Gravity and direct pressure; water mains; 5 hydrants.

Grinnell, Poweshiek Co., population 1330; 1 steamer; 2 hose carts; 1 hook and ladder truck; 1800 feet of hose; 40 volunteer members. S. J. Preston.

WATER SUPPLY—Cisterns and wells. D. W. Norris, Town clerk.

Grundy Centre, Grundy Co., population 1200; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one and a half stories; 2 chemical engines; value \$2500; 30 men, volunteers; annual expenses, \$100; bell alarm. Wm. Stuart.

WATER SUPPLY—Wells and cisterns. A. N. Wood, Town Clerk.

Guthrie Centre, Guthrie Co., population 1000; buildings, brick and wood, one and a half and two stories; department consists of 2 chemical engines on wheels, 3 chemical extinguishers; 300 feet rubber hose, good; value of apparatus and supplies, \$1800; members, 36, volunteers; bell alarm. H. A. Swane.

WATER SUPPLY—Wells. Frank Manis, Town Clerk.

Guttenberg, Clayton Co., population 1123; area, 640 acres; fire limit, same; sale and use of fire crackers prohibited; mercantile buildings, brick and stone, three stories; wooden roofs permitted;

dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose, 500 cotton, good; value of apparatus and supplies, \$1800; 2 buildings owned, value \$1650; membership, 45, volunteers; bell alarm. Wm. Nolte.

WATER SUPPLY—River and railroad tank. A. Class, Town Clerk.

Hampton, Franklin Co., population 1715; 1 hand engine; 1 hook and ladder truck; 700 feet rubber hose. C. W. Boutin.

WATER SUPPLY—3 cisterns. S. J. Parker, Town Clerk.

Harlan, Shelby Co., population 1723; area, 160 acres; fire limit 6 acres; fireworks ordinance; brick and frame buildings, height two stories; department consists of 1 hand engine, 1 steamer, 5 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose; 100 feet rubber; value of apparatus, etc., \$5500; 1 building owned, value \$2000; membership, 76, volunteers; full paid; expenses in 1887, \$800; bell alarm. O. F. Graves.

WATER SUPPLY—8 cisterns, supplied by steam pumps; capacity 650 barrels each. E. M. Herter, Town Clerk.

Ida Grove, Ida Co., population 1135; frame buildings, one and a half and two stories; 28 men volunteers; bell alarm. J. J. Amen.

WATER SUPPLY—Water-works; gravity and direct pressure; 2 miles of street mains; 11 hydrants; pressure, 125 pounds. J. C. Higgins, W. J. Scott.

Independence, Buchanan Co., population 1324; area, 1350 acres; fire limit, 176 acres; fire-works ordinance; mercantile buildings, brick, two stories; shingle roofs not permitted in fire limits; dwellings, wood, one and a half and two stories; department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 2600 feet good rubber hose, 150 feet poor, 150 feet cotton, good; value of apparatus and supplies, \$10,000; 1 building owned, \$12,000; 75 members, volunteers; annual expenses, \$300; bell alarm. Chief appointed by council.

WATER SUPPLY—6 cisterns, supplied by river capacity 500 barrels daily; water-works, capacity 2,000,000 gallons; 40 hydrants; 4 miles of mains. Committee in charge. Rufus Brewer, City Clerk.

Indianola, Warren Co., population 1201; hook and ladder truck; 1 house; bell alarm; 2 members. M. R. Judkins.

WATER SUPPLY—Public wells. E. N. Hartman, Town Clerk.

Iowa City, Johnson Co., population 7000; area, 1280 acres; fire limit, 380 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1200 feet good rubber hose, 300 feet poor; 500 feet good cotton hose; value of apparatus, \$5000; buildings, \$16,000; 1 rented, \$125 per annum; 150 volunteer members; annual expenses, \$700; bell and telephone alarm. Chief elected by members. Scott Wilson.

WATER SUPPLY—8 cisterns, supplied from buildings; water-works, direct pumping system; 6 miles street mains; diameter, 4 to 20 inches; 8 hydrants; pressure, 100 to 140 pounds; private company. H. Morrow.

Report of 1887.

Iowa Falls, Hardin Co., population 1731; brick and frame buildings, one and a half to two stories; wooden roofs permitted; 1 horse power engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good cotton hose; value of apparatus, etc.,

\$4500; 56 volunteer members; annual expenses, \$105; bell alarm. E. O. Soule.

WATER SUPPLY—7 cisterns; average capacity, 500 barrels. G. F. Baker, Town Clerk.

Jefferson, Greene Co., population 1444; buildings, brick and wood, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, a hose carriages, 1000 feet rubber hose, good; value of apparatus and supplies, \$3000; 50 volunteer members; expenses in 1887, \$200; bell alarm. M. Head.

WATER SUPPLY—Wells and cisterns; 3 reservoirs; capacity, 1500 barrels. E. S. Young, Town Clerk.

Keokuk, Lee Co., population *18,264; area, 1280 acres, fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; wooden roofs permitted; dwellings frame, one and half and two stories; department consists of 2 steam engines, in reserve; 1 hook and ladder truck, 4 hose carriages, 3500 feet cotton hose, good; 6 horses; value of apparatus and supplies, \$15,000; 3 buildings owned, value, \$7000; membership 20; full paid members, 4; part paid, 16; telephone alarm. E. H. Wickersham.

WATER SUPPLY—Water-works, direct pumping system; river; 13 miles street mains; diameter, 4 to 14 inches; 92 hydrants; pressure, 120 pounds; annual expenses of water department, \$8550. J. W. Delaplain, City Clerk.

Knoxville, Marion Co., population 3500; area, 2560 acres; fire limit, 3 blocks; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and a half stories; department consists of 1 chemical engine, 4 chemical hand extinguishers; 1500 feet rubber hose, good; 50 feet poor; 300 feet linen hose, good; 150 feet poor; value of apparatus and supplies, \$2500; 1 building used owned by city, value \$4000; membership, 26, volunteers; annual expenses, \$75; bell alarm. Jas. Wolf.

WATER SUPPLY—Reservoir; steam pumps; 1½ miles mains; stand-pipe, 121 feet; 18 hydrants. Morris Lever.

Lansing, Allamakee Co., population 1793; fireworks ordinance; mercantile buildings, brick and stone, two and three stories, dwellings, wood, two and three stories; department consists of a hand engine, 1 hook and ladder truck, 3 hose carriages, 3 fireboats; 1000 feet rubber hose, good; value of apparatus and supplies, \$5000; city buildings used; membership, 40, volunteers; annual expenses, \$50; bell alarm. Chief elected by company.

WATER SUPPLY—Water-works; a Artesian wells; 2 miles street mains; diameter 3 to 6 inches; 7 hydrants; annual expenses of water department, \$250. J. W. Thomas.

Report of 1887.

La Porte City, Black Hawk Co., population 1704; total area, 640 acres; fireworks ordinance; brick and frame buildings, one to two stories; department consists of 1 hand fire engine, a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 700 feet good rubber hose, 300 linen; value of apparatus, etc., \$1000; 1 building used, value \$500; membership, 50, volunteers; expenses in 1886, \$150; bell alarm. Chief recommended by company but elected and qualified by town council.

WATER SUPPLY—In business part of town only. Report of 1887.

Le Mars, Plymouth Co., population 5000; area, 400 acres; fire limit, 100 acres; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, frame, one and two stories; department consists of 1 steam engine, 2 hose carriages; 1 hook and ladder truck; siamese couplings used; 700 feet linen hose, good; value of apparatus and supplies, \$7500; 3 buildings owned, value \$1500; member-

ship 30, part paid; annual expenses, \$500; bell alarm. F. P. Whitney.

WATER SUPPLY—1 reservoir, supplied by creek, capacity 1500 gallons daily; 16 cisterns, supplied by reservoir, capacity 750 barrels daily. Ira Martin, Town Clerk.

Lucas, Lucas Co., population 11510; frame buildings, one and two stories; wooden roofs permitted; 4 chemical hand extinguishers; 1 hook and ladder truck; membership, 40; volunteers; annual expenses, \$250; bell alarm. A. B. Richel.

WATER SUPPLY—Wells. John Dvice.

Lyons, Clinton Co., population *6,000; 1 hand engine; 4 hose carriages; 2500 feet of good hose; 100 volunteers. W. W. Buell.

WATER SUPPLY—Water-works, gravity and direct pressure; 1 reservoir; 75 hydrants; 10 miles street mains. J. K. P. Balch, L. E. Dean.

Manchester, Delaware Co., population 7338; area, 2880 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, two and three stories; fireproof material for roofs; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck, a hose carriages; siamese couplings used; 2000 feet rubber hose, good; 500 feet poor; value of apparatus and supplies, \$12,000; a buildings owned, value \$6000; membership 118, volunteers; bell alarm. Chief elected by department and approved by council. J. J. Fields.

WATER SUPPLY—River and wells. Chas. H. Day, City Clerk.

Manning, Carroll Co., population 1084; frame and brick buildings, one and two stories; wooden roofs permitted; 1 hose carriage; 600 feet of good cotton hose; value, \$600; 25 volunteer members; bell alarm. W. J. Morrow.

WATER SUPPLY—Tank system; gravity pressure; ¼ mile of mains; 6 hydrants; pressure 85 pounds. Frank Blair.

Maquoketa, Jackson Co., population *3500; 3 hose carriages; 1 hook and ladder truck; 72 members; bell alarm. A. Thurst.

WATER SUPPLY—Water-works; stand-pipe; pressure, 60 pounds. Harry Meris, A. Butterworth.

Marango, Iowa Co., population 1733; area, 400 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, brick and wood, one, one and a half and two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, a hose carriages; siamese couplings used; 1000 feet good rubber hose; 100 poor; 250 feet good cotton hose; 150 poor; 3 buildings owned, value \$1000; 75 volunteer members; annual expenses, \$200; bell and telephone alarm. Chief elected by companies and confirmed by council. Jas. Patridge.

WATER SUPPLY—Direct pressure, direct pumping system; 1 miles street mains; diameter, 3½ to 6 inches; annual expenses of department, \$25. Jas. Hendry, Gus Holm.

Marion, Linn Co., population *5000; 1 chemical engine; 6 chemical extinguishers; 3 hose carts; 1 hook and ladder truck; 1000 feet good rubber hose; 1500 feet good cotton; 80 volunteer members; fire police, 25 men. D. P. Thurber.

WATER SUPPLY—Water-works; direct pressure system. B. F. Seaton.

Marshalltown, Marshall Co., population 8298; a hook and ladder trucks; 4 hose carriages; 2300 feet good rubber hose; 250 feet poor cotton; 350 feet good linen hose; telegraph alarm, 11 street boxes; 100 volunteer members. J. H. Johnston.

WATER SUPPLY—Water-works, direct pressure;

IOWA—Continued.

3,000,000 gallons capacity; 12 miles of street mains; 88 hydrants. H. Matison, J. G. Trotter.

Mason City, Cerro Gordo Co., population *4500; well equipped volunteer company; good supply of hose. J. C. Williams, Jr.

WATER SUPPLY—Water-works, direct pressure; hydrants at every corner. — Kellogg, A. R. Dale.

McGregor, Clayton Co., population 12447; total area, 160 acres; fire limit, 80 acres; brick and frame buildings, two stories; department consists of 1 hook and ladder truck; 700 feet good linen hose; value of apparatus, etc., \$1500; value of building owned, \$500; 60 volunteers. G. McGregor.

WATER SUPPLY—Artesian well. Arthur Hatch, City Clerk.

Missouri Valley, Harrison Co., population *3000; frame buildings; 1 hand engine; 1 hose carriage; 1200 feet good rubber hose; value of apparatus and supplies, \$1200; buildings, \$5000; 40 volunteers; expenses in 1887, \$600; bell alarm. Chief elected by ballot. W. Neufund.

WATER SUPPLY—6 wells and cisterns. J. D. McGavren, Town Clerk.

Monticello, Jones Co., population *2000; area, 800 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, wood and brick, one to three stories; wooden roofs permitted; dwellings, wood and brick, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 400 feet rubber hose; 600 feet good linen hose; value of apparatus and supplies, \$2000; 1 building owned, value \$1500; 50 volunteer members; annual expenses, \$50; bell alarm. J. A. Chandler.

WATER SUPPLY—1 reservoir; pumped by steam-er from wells, capacity 250,000 gallons daily; 4 cisterns; number of miles street mains, $2\frac{1}{2}$; diameter, 6 to 8 inches; hydrants, 20; pressure, 32 pounds; annual expenses of water department, \$1185. James Graves, Charles Hagg.

Mount Ayr, Ringgold Co., population 1274; buildings are brick, frame, one and two stories; wooden and tin roofs permitted; 1 hook and ladder truck, value \$900; 30 members, part paid; bell alarm. T. H. Seasure.

WATER SUPPLY—Wells.

Mount Pleasant, Henry Co., population *4837; area, 2560 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet rubber hose, good.

WATER SUPPLY—Water-works; direct pressure; 25 hydrants. Geo. Trimble, Wm. McCoy.

Mount Vernon, Linn Co., population 1850; area, 100 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, brick and wood, one and two stories; department consists of 1 chemical engine, 1 chemical hand extinguisher, 1 hook and ladder truck; 600 feet rubber hose, good; value of apparatus and supplies, \$600; membership, 25 volunteers; bell alarm. M. Kepeff.

WATER SUPPLY—Wells and cisterns. J. V. Myers, Town Clerk.

Muscatine, Muscatine Co., population *12,000; 1 hook and ladder truck; 6 hose carriages; 2600 feet rubber hose, 1600 feet cotton, good; 180 volunteer men.

WATER SUPPLY—Water-works; gravity pressure; 1,500,000 gallons capacity; 1 reservoir and river; $5\frac{1}{2}$ miles mains; 60 hydrants. W. Molis.

Report of 1887.

Nashua, Chickasaw Co., population 1208; area, 1920 acres; buildings, brick and frame, one and two

stories; shingle roofs; department consists of 3 hose carriages; 1000 feet cotton hose, good; 30 volunteer members; bell alarm. J. M. Gilland.

WATER SUPPLY—2 miles of mains from river; 2 steam pumps; 25 hydrants. W. A. Lytle, A. W. Beach.

Nevada, Story Co., population *1499; area, 600 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose, good; 2 fire companies; 150 feet cotton, good; 100 poor; value of apparatus and supplies, \$1500; 1 building owned by city, value \$3000; bell alarm. T. P. Worsley.

WATER SUPPLY—Wells. F. Thompson, Town Clerk.

New Hampton, Chickasaw Co., population *3000; 2 hand engines; 3 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose, good; 70 men, volunteers. E. P. Sherman.

WATER SUPPLY—Wells and cisterns. T. A. Hamilton, Town Clerk.

Newton, Jasper Co., population 12902; fire ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 engine house, 1 chemical engine, 25 chemical hand extinguishers; 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, 350 feet rubber hose, good; membership 70, volunteers; electric alarm, 10 boxes. C. P. Axtell.

WATER SUPPLY—1 reservoir, supplied by pumping from well, capacity 2800 gallons daily; diameter 6 to 8 inches; 14 hydrants; pressure, 45 pounds. A. J. Richards, E. D. Finch.

Norway, Benton Co., population *1200; frame buildings, height two stories; 200 feet of good rubber hose and buckets; no fire department.

WATER SUPPLY—Town well and large railroad tank. J. H. Hibben, Town Clerk.

Odebolt, Sac Co., population 1200; buildings frame, one, one and a half and two stories; wooden roofs; department consists of 1 hook and ladder truck, 3 hose carriages; 1000 feet of good cotton hose; value of apparatus, etc., \$1500; 31 men; volunteers. W. J. Summerville.

WATER SUPPLY—Wells; pump to tank $1\frac{1}{2}$ miles of street mains; 10 hydrants; 65 pounds pressure. Joe Mattis, W. C. Matthews.

Onawa, Monona Co., population *1300; frame buildings, one and a half and two stories; wooden roofs permitted; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 400 feet good rubber hose; 600 feet good linen; value of apparatus, etc., \$2000; 50 volunteer members; bell alarm. S. F. Seers.

WATER SUPPLY—Wells. P. K. Holbrook, Town Clerk.

Osage, Mitchell Co., population 12861; mercantile buildings, brick and stone, one to three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; 1 steam engine; 1 hand engine; 20 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet good cotton hose; value of apparatus \$4000; 50 volunteer members; bell alarm.

WATER SUPPLY—Cisterns; 6 of 300 barrels capacity each, and smaller ones.

Report of 1887.

Oscola, Clark Co., population *2158; area, 640 acres; fire limit, 10 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings; 1 hook and ladder truck; value of apparatus, \$600; 1 building owned, value \$400; 15 volunteer members; bell alarm. L. Taylor.

WATER SUPPLY—Wells and cisterns. F. M. Kyte, Town Clerk.

Oskaloosa, Mahaska Co., population 1602; area, 1465 acres; fire limit, 40 acres; firework ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, one and one and a half stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck; 1000 feet good rubber hose; 1000 feet poor; 1550 feet good cotton hose; value of apparatus and supplies, \$6000; 1 building used, value \$1600; membership, 25, paid part time; annual expenses, \$1000; bell and electric whistle alarm; 1 horse.

WATER SUPPLY—Water-works; 14 miles street mains; diameter, 4 to 12 inches; 58 hydrants; pressure, 45 pounds; stand-pipe, capacity 3,000,000 gallons. Jud Coffen, Town Clerk.

Ottumwa, Wapello Co., population *16,000; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; 500 feet poor rubber hose; 2000 feet good cotton; 500 feet good leather; 5 buildings in use; 31 volunteer members; 1 horse. E. B. Ward.

WATER SUPPLY—Water-works, direct pressure; 1 reservoir; 16 miles street mains; 87 hydrants. W. F. McCue, M. A. Roberts.

Pella, Marion Co., population 12292; 1 hand engine; 1 hook and ladder truck; 1 hose cart; 700 feet hose; 85 members.

WATER SUPPLY—9 wells and 2 cisterns, capacity 500 barrels each. John Van Maren, Town Clerk.

Perry, Dallas Co., population 12573; frame buildings, one to two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; value of apparatus and building, \$2000; 27 volunteer members; annual expenses, \$65; bell alarm.

WATER SUPPLY—Tanks, 9 reservoirs; direct pressure to hydrants.

Report of 1887.

Red Oak, Montgomery Co., population 13410; area, 600 acres; ordinance providing for investigating causes of fire; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, two stories; department, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 1 building owned, value \$600; membership, 80 volunteers; annual expenses, \$2000; telegraph and telephone alarm, also telephone system from city to pumping house at river. Thos. H. Lee.

WATER SUPPLY—Water-works; direct pumping system; 2 wells, capacity 1,500,000 gallons daily; river; 6 miles street mains, diameter, 4 to 12 inches; 38 hydrants; pressure, 70 pounds; annual expenses of water department, \$2000. Wm. Busted, O. P. Worsby.

Reinbeck, Grundy Co., population 482; buildings, wood, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage, ladders and hooks; 800 feet rubber hose, good, 300 feet poor; value of apparatus and supplies, \$6000; members, 15, 1 part paid; expenses in 1887, \$250; bell alarm. John Maholm.

WATER SUPPLY—Water-works; gravity pressure; force pump; 1 mile street mains; 6 hydrants. Jas. Gillispie, Town Clerk.

Sabula, Jackson Co., population *1087; area, 320 acres; fire limit, same; frame buildings; no fire department; 1 hook and ladder truck.

WATER SUPPLY—River. E. C. Brown, Town Clerk.

Samborn, O'Brien Co., population *1600; buildings, brick and frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage, fire hooks; 300 feet rubber hose, good; value of apparatus and supplies, \$2000; membership 60, volunteers; whistle alarm. Warren Walker.

WATER SUPPLY—Water-works; lake; Knowles

pump; capacity, 600 gallons per minute; mains to be laid. H. D. Chapin, Town Clerk.

Shelby, Shelby Co., population 449; buildings, frame, one and one and a half stories; department consists of 13 hooks and ladders, 24 chemical extinguishers; value of apparatus and supplies, \$150; members volunteer.

WATER SUPPLY—Wells. S. P. Selleman, Town Clerk.

Shenandoah, Page Co., population 2100; buildings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 800 feet of hose; value of apparatus and supplies, \$5000; membership, 30 volunteers, 1 full paid; bell alarm; annual expenses, \$200. J. W. Schuarty.

WATER SUPPLY—Wells. T. J. Morrow, Town Clerk.

Sigourney, Keokuk Co., population 11752; area, 740 acres; fire limits, 500 acres; frame buildings; department has 40 volunteer members; 4 chemical hand extinguishers; hooks and ladders; bell and whistle alarm. J. A. Oelmeyer, Jr.

WATER SUPPLY—Wells and cisterns.

Sioux City, Woodbury Co., population *31,607; area, 32,400 acres; fire limit, 3200 acres; firework ordinance; causes of fires investigated; mercantile buildings, brick and iron, two to five stories; shingle roofs permitted; dwellings, two stories; department consists of 1 steam engine, in reserve, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3000 feet rubber hose, good; 4000 feet cotton hose, good; 8 horses; value of apparatus and supplies, \$10,000; 2 buildings owned, value \$2100; membership, 18, paid; electric alarm. Chief elected by department. H. H. Harman.

WATER SUPPLY—Water-works; direct pumping system; capacity 4,000,000 gallons daily; reservoirs; capacity, 1,500,000 gallons; pressure, 100 pounds; 21 miles mains; Gaskill pumps. Wm. H. Barker, W. G. Linn.

Spencer, Clay Co., population *1800; frame buildings, one and a half and two stories; wooden roofs permitted; 1 hook and ladder truck, value \$600; 7 volunteer members.

WATER SUPPLY—Wells. Frank Richardson, Town Clerk.

Storm Lake, Buena Vista Co., population 11639; area, 640 acres; fire limit, 12 acres; firework ordinance; mercantile buildings, brick, two stories; dwellings, frame, one to two stories; 1 hand engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 900 feet rubber hose, good; value of apparatus, \$3,500; value of buildings used, \$2000; 48 volunteer members; bell alarm. L. G. Malbine.

WATER SUPPLY—Wells, cisterns and tanks. A. D. Bailey, Town Clerk.

Stuart, Guthrie and Adair Cos., population 12147; firework ordinance; frame buildings, one and one-half to three stories; 1 steam engine; 4 chemical hand extinguishers; 2 hook and ladder trucks; 2 hose carriages; siamese couplings used; 500 feet good, rubber hose; 300 feet canvas; value of apparatus, \$9000; 1 building used, value \$2000; 45 volunteer members. Chief elected by department. T. R. Neal.

WATER SUPPLY—7 wells, capacity 12,000 gallons each; 3 tanks, capacity 20,000 gallons each. T. E. Crooks, Town Clerk.

Tama, Tama Co., population 1610; buildings, brick and wood, two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$3700; 50 volunteer

IOWA—Continued.

members, expenses in 1887, \$100; bell alarm. W. R. Lesser.

WATER SUPPLY—4 large tanks; 2 hydrants. Thos. Williamson, Town Clerk.

Templeton, Carroll Co., buildings, wood, one and two stories; department consists of 1 hand engine, 1 hose carriage, hooks and ladders; 500 feet good linen hose; 50 feet poor; value of apparatus and supplies, \$650.

WATER SUPPLY—1 reservoir, capacity 300 barrels. Peter New, Town Clerk.

Tipton, Cedar Co., population 12625; fire-works ordinance; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 chemical engine; 12 chemical hand extinguishers, 1 hook and ladder truck; 300 feet rubber hose, good; 200 feet poor; value of apparatus and supplies, \$3000; 1 building owned, value \$2500; membership 26, volunteers; bell alarm. S. D. Asad.

WATER SUPPLY—Wells. O. O. Wilhelm, Town Clerk.

Toledo, Tama Co., population 11372; buildings, frame and brick, two stories; wooden roofs permitted; 1 hand engine; 1 chemical hand extinguisher; 2 hose carriages; 750 feet good cotton hose; 250 feet poor; membership 55, volunteers; bell alarm. J. W. Ballard.

WATER SUPPLY—Cisterns. A. G. Smith, Town Clerk.

Traer, Tama Co., population 11616; area, 240 acres; sale and use of fireworks prohibited; frame and brick buildings; department consists of 1 steam fire engine, 1 hook and ladder truck, 1 hose carriage, 4 extinguishers; siamese couplings used; 1200 feet good hose; 400 feet fair; 100 feet worthless; value of apparatus, etc., \$3700; membership 35, 3 part paid time; expenses in 1887, \$190; bell alarm; volunteer fire patrol, 6 members. T. H. Greells.

WATER SUPPLY—Creek; 3 cisterns, capacity 2200 barrels daily. Wm. Ladd, Town Clerk.

Vinton, Benton Co., population *3000; area, 120 acres; fireworks ordinance; mercantile buildings, wood and brick, one to three stories; wooden roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet rubber hose, good; 100 feet poor; 800 feet cotton, good; 300 feet poor; value of apparatus and supplies, \$7000; 1 building owned, value \$3000; membership 70, volunteers; bell alarm. Chief elected by department and appointed by council. Henry Jones.

WATER SUPPLY—2 tanks and 6 cisterns, supplied by engine from river and from roofs of buildings, capacity, 4800 barrels daily; water-works to be erected. C. S. Bennett, City Clerk.

Washington, Washington Co., population 13004; area, 1200 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs; dwellings, wood and brick, two stories; department composed of 1 hand engine, 1 hose cart; 1000 feet hose; 1 hook and ladder truck; value of apparatus, \$3000; 1 building owned by city, value \$700; membership 80, volunteers. H. L. Kendall.

WATER SUPPLY—Cisterns; contract let for boring wells. J. J. Kellogg, Town Clerk.

Waterloo, Black Hawk Co., population *7000; area, 25,600 acres; fire limit, 112 acres; fireworks ordinance; buildings, wood and brick, one and a half to three stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 1000 feet hose, good; 200 feet poor; 1800 feet cotton hose, good; factories have 1000 feet of hose and their own water-works; value of apparatus and supplies, \$9600; 6 buildings owned; value \$3200; 100 members; paid; annual expenses, \$600; bell alarm. Chief elected by council.

WATER SUPPLY—River; water-works; direct pressure; 10 miles 12-inch mains; capacity 3,500,000 gallons daily; 10 cisterns; capacity, 6000 gallons; 111 hydrants; pressure, 45 pounds. J. F. Wall. Report of 1887.

Waverly, Bremer Co., population *2800; 1 hook and ladder truck; 1 engine; 2 hose carriages; 1300 feet hose; 65 volunteer members. C. H. Barrows.

WATER SUPPLY—River and 3 reservoirs; capacity, 500 barrels each. E. W. Risdon, Town Clerk.

Webster City, Hamilton Co., population *3200; area, 1880 acres; fire limit, 420 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; tin roofs; dwellings, wood, two stories; 2 hook and ladder trucks; 2 hose carriages; bell alarm. J. H. Lee.

WATER SUPPLY—Water-works; tank and steam pumps; 1½ miles of street mains; diameter, 12 inches; 15 hydrants; pressure, 140 pounds. S. E. La Barr, A. P. Fleaming.

West Liberty, Muscatine Co., population 12288; buildings, brick and frame, one and two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet poor cotton hose; value of apparatus, etc., \$2500; 40 volunteer members; bell alarm. M. Polders.

WATER SUPPLY—Cisterns. T. K. Chase, Town Clerk.

West Union, Fayette Co., population *2000; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 100 feet new rubber hose. John Cook.

WATER SUPPLY—Wells and cisterns.

Wilton Junction, Muscatine Co., population *1850; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 400 feet good hose; 40 men, volunteers. Aaron Park.

WATER SUPPLY—2 cisterns and wells. W. H. Harris, Town Clerk.

Winterset, Madison Co., population 12411; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and one and a half stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose; value of apparatus \$5000; 1 building rented, annual rent \$100, value \$500; membership 30, full paid; annual expenses \$588; telephone alarm. C. Armbrist.

WATER SUPPLY—12 wells. W. O. White, Town Clerk.

The following places have no fire protection: Ames, Story Co., population 11377. Cascade Dubuque Co., population 12000. Columbus Junction, Louisa Co., population *555. Hamburg Fremont Co., population 1785. Le Claire, Scott Co., population 1030. Montrose, Lee Co., population 1010. Ogden, Boone Co., population 800. Water Supply, wells.

KANSAS.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Abilene, Dickinson Co., population *5000; 50 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 80 men, volunteers. W. L. Allison.

WATER SUPPLY—Water-works, direct pressure, 10 miles main; 55 hydrants; 80 pounds pressure. J. E. Bonebrake, S. S. Smith.

Anthony, Harper Co., population 1212; stone, brick and frame buildings, one and two stories; 2 hose companies; 45 men, volunteers; value of apparatus, house and lot, \$3000, annual expense, \$200; bell alarm. W. H. Allyer.

WATER SUPPLY—Water-works; stand-pipe; capacity, 150,000 gallons; $4\frac{1}{2}$ miles of mains; 50 hydrants. Jas. Smith, Town Clerk.

Arkansas City, Cowley Co., population *6066; 3 hose carts. Allen Mowry.

WATER SUPPLY—Water-works; stand-pipe, 125 feet high; pumps, 2,000,000 gallons capacity; 150 fire plugs. Inter-State Gas Co. of St. Louis. J. W. Heck.

Armourdale, Wyandotte Co. See Kansas City.

Armstrong, Wyandotte Co. See Kansas City.

Atchison, Atchison Co., population 22,000; steam fire engine; 1 hook and ladder and chemical truck; 2 hose carriages; 1900 feet of good hose; 14 members. W. C. Barnes.

WATER SUPPLY—Capacity of reservoirs (2) 2,500,000 and 5,000,000 gallons; 8 miles mains; 85 double hydrants. E. S. Willis, T. B. Gerow.

Beloit, Mitchell Co., population *3,500; buildings, stone and wood, one and two stories; department consists of 1 hook and ladder truck, a hose carriage; 1500 feet good rubber hose; 60 volunteer members; bell alarm. I. G. White.

WATER SUPPLY—Water-works, direct pressure; steam pump; 36 hydrants. A. F. Fletcher, Paul Cosby.

Bunker Hill, Russell Co.; buildings, stone, two stories; shingle roofs; fire department just organized. T. E. Harbough.

WATER SUPPLY—Water-works; gravity and direct pressure; 4 miles street mains; 5 hydrants. W. H. Biags, J. B. Miller.

Burlingame, Osage Co., population *1800; area and fire limit, 230 acres; mercantile buildings, stone and wood, two stories; wooden roofs permitted; dwellings, wood, one and a half and two stories; department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck; 150 feet rubber hose, in good condition; 50 poor; value of apparatus and supplies, \$1200; 1 building in use, owned by city, value \$2000; membership, 25; all volunteers; bell alarm. Chief appointed by Mayor. W. Thomas.

WATER SUPPLY—Wells. W. B. Oliver.

Burlington, Coffey Co., population *4000; area, 1000 acres; fire limit, 35 acres; stone, brick and frame buildings, two and three stories; department consists of 2 hose carts, 1400 feet of hose, ladders and hooks. George G. Hall.

WATER SUPPLY—Water-works, direct pressure; stand-pipe. James O'Neil, O. P. Manck.

Cawker City, Mitchell Co., population 1540; stone and frame buildings, one and two stories; bucket brigade.

WATER SUPPLY—Good wells. J. W. McGhee, Town Clerk.

Cherryvale, Montgomery Co., population *3873; 2 hose carts; 2000 feet hose; 30 men.

WATER SUPPLY—Water-works. E. B. Clarke. Report of 1887.

Chetopa, Labette Co., population 2254; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck, 100 rubber buckets; 20 volunteer members.

WATER SUPPLY—River; water-works in course of construction. J. E. Sneyely, City Clerk.

Clay Centre, Clay Co., population 8060; area, 640 acres; fire limit, 120; buildings, brick and frame, two to four stories; department consists of 1 hand engine, 1 hook and ladder truck, a hose carriage; 1100 feet good rubber hose; value of apparatus and supplies, \$2450; 1 building, value \$5000; 52 volunteer members; expenses in 1887, \$150; bell alarm. H. J. Kellogg.

WATER SUPPLY—Direct; 4 miles street mains, 4 to 10 inches; 41 hydrants; pressure, 100 pounds.

Clyde, Cloud Co., population 1770; buildings, brick and frame, one and a half and two stories; 1 hook and ladder truck; 1 hose carriage; 550 feet good rubber hose; bell and whistle alarm.

WATER SUPPLY—Water-works; 1 reservoir, capacity, 1,000,000 gallons; Deane pumps; 4 miles street mains; 40 hydrants. S. R. Kinch, W. H. Savary.

Comecordia, Cloud Co., population *6000; area, 2000 acres; fire limit, 15 acres; causes of fires investigated; frame and brick buildings, one and two stories; 1 hook and ladder truck and hand extinguishers; value of apparatus, etc., \$1500; 1 building, value \$1750. J. Greene (Mayor).

WATER SUPPLY—Water-works; tube wells; $6\frac{1}{2}$ miles mains; 50 hydrants. Geo. W. Gregg, W. M. Peck.

Council Grove, Morris Co., population *3000; brick, stone and frame buildings, two stories; shingle roofs; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 35 volunteer members; expenses in 1887, \$1000; electric alarm. C. H. Shaffer.

WATER SUPPLY—Water-works; gravity and direct pressure; steam pumps; capacity, 2,000,000 barrels every 24 hours; 4 miles street mains; 35 hydrants; pressure 60 pounds. W. C. Allen, C. H. Shaffer.

Dodge City, Ford Co., population 5500; brick and wood buildings, one and two stories; 1 hook and ladder truck; 3 hose carriages; 1200 feet good cotton hose; 72 volunteer members; expenses in 1887, \$780; bell alarm. C. M. Beeson.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; capacity, 86,400 gallons; Smith-Vall pumps; capacity, 75,000 gallons each; 9 miles street mains; 50 hydrants; pressure, 91 pounds. F. A. Heineke, Geo. F. Jones.

El Dorado, Butler Co., population *6000; 1 hook and ladder truck; 3 hose carts. J. W. Tedford.

WATER SUPPLY—Water-works; stand-pipe system. C. H. Baldwin, C. F. Brenton.

Emporia, Lyon Co., population *11,000; 1 hook and ladder truck; 2 hose carriages; 2800 feet good rubber hose; 20 men paid half time; 3 paid full time; 5 horses. R. W. Jeremy.

WATER SUPPLY—Water-works; reservoir; direct pumping system; river; 22 miles mains and pipes; 123 hydrants.

KANSAS—Continued.

Eureka, Greenwood Co., population 3500; area, 640 acres; fire limit, same; buildings, frame; chemical extinguishers; hook and ladder outfit. V. Pheris.

WATER SUPPLY—Works to be put in. H. A. Dennis, Town Clerk.

Farge Springs, Seward Co., population 400; buildings, brick and wood, one to three stories; department consists of 5 hand and 2 steam engines, 2 hook and ladder trucks, 5 hose carriages, 500 chemical extinguishers; 3000 feet good rubber hose; 14 horses; value of apparatus and supplies, \$7500; 140 members, 40 full paid; expenses in 1887, \$2000; electric alarm. L. A. Etzold.

WATER SUPPLY—Wind engines, direct pressure; 8 miles street mains; 27 hydrants. — Newmiller, G. S. Flein.

Fort Scott, Bourbon Co., population 14,000; mercantile buildings, brick, three and four stories; dwellings, brick, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 2500 feet good rubber hose; value of apparatus and supplies, \$3700; buildings owned, value \$1200; 60 volunteer members; telephone alarm. R. W. Fowler.

WATER SUPPLY—Water-works; stand-pipe and pumping system; 2 reservoirs, supplied by pumping from river, capacity 1,000,000 gallons daily; 13 miles street mains; diameter, 6 to 12 inches; 55 hydrants. Geo. Wyman, W. P. Patterson.

Fredonia, Wilson Co., population 1427; buildings, brick, two and three stories; department consists of 1 hook and ladder truck; 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$3000; 50 volunteer members; expenses in 1887, \$2000; bell alarm. C. C. Rapp.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir; capacity, 3,000,000 gallons; 5 miles street mains; 50 hydrants; pressure, 150 pounds. J. A. O'Neal, C. L. Bartlett.

Galema, Cherokee Co., population *5000; 1 hook and ladder truck.

Report of 1887.

Garnett, Anderson Co., population *3000; 1 hook and ladder truck; hand engine, with hose; volunteer department.

WATER SUPPLY—Wells and 4 cisterns. H. M. Ellis.

Girard, Crawford Co., population *3000; brick and frame buildings, two stories; 1 hand engine, 1 hose carriage; 300 feet of good rubber hose; 500 feet poor; value of apparatus, etc., \$1000; 15 men, paid; annual expenses, \$300; bell alarm. T. N. Lake.

WATER SUPPLY—Well, pumped into tank; 1 mile of street mains; direct pressure. Wm. Osborn, Austin Hawley.

Great Bend, Barton Co., population 1499; buildings, brick, stone and frame, one and two stories; department consists of 2 hose carriages; 1200 feet cotton hose, good; value of apparatus and supplies, \$1400; 18 members, volunteers. W. B. Cornell.

WATER SUPPLY—Stand-pipe, direct pressure. C. J. Jones, W. E. Stoke.

Greensburg, Edwards Co.; buildings, brick and frame, two stories, shingle roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet rubber hose, good; members, 25, volunteers.

WATER SUPPLY—Water-works, direct pressure; 3½ miles street mains; 35 hydrants. D. H. Rhoades.

Harper, Harper Co., population *4000; fire company, with hook and ladder, to be organized at once.

WATER SUPPLY—Water-works in course of construction.

Report of 1887.

Haven, Reno Co., population 11215; mercantile buildings, brick, four stories; dwellings, frame, two stories; shingle roofs permitted; 200 buckets; no fire department.

WATER SUPPLY—River.

Hiawatha, Brown Co., population 3500; total area, 400 acres; mercantile buildings, brick and stone, two and three stories; dwellings, frame, one and two stories; 1 chemical engine; 12 chemical hand extinguishers; 2 hook and ladder trucks; 2 hose carriages; 1150 feet good rubber hose; bell alarm. Chas. V. Pyle.

WATER SUPPLY—Wells and cisterns; water-works. C. H. Lawrence, City Clerk.

Howard, Elk Co., population 11302; stone and frame buildings, one to two stories; 1 hand engine; 1 hose carriage; 200 feet good rubber, 200 feet poor; 500 feet cotton, good; value of apparatus, etc., \$1500; 24 volunteer members. John Marshall.

WATER SUPPLY—Wells and cisterns. Geo. K. Ried, Town Clerk.

Humboldt, Allen Co., population 12045; 1 hook and ladder truck.

WATER SUPPLY—Reservoirs and river.

Hutchinson, Reno Co., population 4251; buildings, brick and wood, two and three stories; department consists of 2 hose carriages; 1200 feet rubber hose, good; value of apparatus and supplies, \$2000; 24 volunteer members; expenses in 1887, \$600; telephone alarm.

WATER SUPPLY—Inexhaustible wells; direct pressure; 4 miles street mains. L. A. Beebe, Chas. Hall.

Independence, Montgomery Co., population *5000; area, 1200 acres. fire limit, 40 acres; fire-works ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; dwellings, wood, stone and brick, one and two stories; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose; value of apparatus and supplies, \$4000; 1 building owned, value \$3500; 20 members, volunteers, but paid for time served at fires by the city; bell alarm. L. Bowman.

WATER SUPPLY—Water-works; direct pressure; stand-pipe; capacity, 1,500,000 gallons per day; 5½ miles mains; 53 hydrants. L. C. Mason, J. B. Underhill.

Iola, Allen Co., population 2000; area, 180 acres; fire limit, 10 acres; fireworks ordinance; frame and stone buildings, one and one-half and two stories; no fire department.

WATER SUPPLY—Wells.

Junction City, Davis Co., population 5000; 1 hook and ladder truck; 4 hose carriages; 2500 feet good rubber hose; 400 feet good leather hose; 75 volunteer members. A. L. Barnes.

WATER SUPPLY—Water-works; steam pumps; capacity, 2,000,000 gallons. C. B. Stebbins, A. P. Trott.

Kansas City, Wyandotte Co., (includes Wyandotte, Armstrong and Armourdale); population *20,000; fireworks ordinance; mercantile buildings, brick, two stories; tin roofs; dwellings, wood, outside of fire limits, two stories; 1 hook and ladder truck; 6 hose carts; value of apparatus, etc., \$15,000; 20 paid men; 25 volunteers; 5 horses; telephone alarm. Chief appointed by Mayor. Two private fire companies, with apparatus. J. K. Paul.

WATER SUPPLY—Water-works; pump to stand-pipe; 15 miles street mains; 125 hydrants; pressure, 100 pounds. B. F. Jones.

Report of 1887.

Kinsley, Edwards Co., population 623; brick and wood buildings, one and a half and two sto-

ries; 5 chemical extinguishers; ladders and buckets; no organized department; bell alarm.

WATER SUPPLY—Water-works; direct pressure; 4 miles street mains; 40 hydrants. Fred Boice, Village Clerk.

La Cygne, Linn Co., population 11300; brick buildings, two stories; 1 hand engine; 1 hose carriage; value \$1500. J. O. Rogers.

WATER SUPPLY—4 public cisterns; also private cisterns and wells. Ed. C. Lane.

Lansing, Leavenworth Co., population 933; frame buildings, one and two stories; 1 steam engine; 2 hose carriages; 1400 feet of good rubber hose; value of apparatus, etc., \$6000; 9 men; bell and whistle alarm. D. Storrs.

WATER SUPPLY—Water-works; 2 reservoirs; capacity 2,000,000 gallons; gravity and direct pressure; capacity of pumps, 500 gallons per minute; 10 hydrants; pressure, 80 pounds. R. Fleming, Town Clerk.

Larned, Pawnee Co., population 1507; buildings, brick, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose, good; 1200 feet cotton, good; value of apparatus and supplies, \$2000; members, 32, volunteers; bell alarm. John C. Fry.

WATER SUPPLY—Wells; water-works; gravity and direct pressure; 4 miles street mains; 50 hydrants; pressure, 100 pounds. G. Bedell, City Clerk.

Lawrence, Douglas Co., population 11,000; area, 2200 acres; fire limit, same; wood, brick and stone buildings; department consists of 1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings in use; 1500 feet good cotton hose; 400 feet old cotton; 4 horses; value of apparatus, etc., \$5000; membership 19, 2 paid full time, 17 part time; total expenses in 1887, \$2900; telephone and bell alarm. E. Mauler.

WATER SUPPLY—Water-works; direct pressure and stand-pipe; 12 miles of mains; 120 hydrants; cisterns, capacity 7000 barrels daily. John Walker, A. P. Honnold.

Leavenworth, Leavenworth Co., population 31,000; area and fire limit, 3950 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of a steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose, good; 700 poor; 1500 feet cotton hose, good; 5 horses; value of apparatus and supplies, \$12,000; buildings in use, owned by city, value \$30,000; membership, 9, full paid; annual expenses, \$12,000; telephone alarm. Chief appointed by Mayor and confirmed by council. F. Burns.

WATER SUPPLY—Water-works; gravity; a reservoir, supplied by pumping from river, capacity 11,000,000 gallons daily; 20 cisterns, supplied by hydrants; 14 miles mains; diameter 4 to 18 inches; 115 hydrants; pressure, 120 pounds. H. Hastings, Wm. Shepherd.

Lindsborg, McPherson Co., population 885; brick, stone and frame buildings, one to four stories; wooden roofs permitted; 1 hook and ladder wagon; 50 buckets; no fire department.

WATER SUPPLY—Wells. A. Ringwald.

Manhattan, Riley Co., population 4917; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 2 horses; 1200 feet good rubber hose; 250 feet, fair; 60 volunteers, 1 paid. L. R. Brady.

WATER SUPPLY—Gravity system; 44 hydrants; pressure, 80 pounds; 6 miles street mains. Wm. Coudray, Frank Coolbroth.

Marion, Marion Co., population 1691; stone and wood buildings, two stories; tin roofs; department consists of 1 hook and ladder truck, 2 hose

carriages, 1000 feet new cotton hose; 40 volunteer members; electric alarm. W. W. Case.

WATER SUPPLY—Water-works; direct pressure; stand-pipe; 150 to 180 pounds to square inch; 1 steam pump; 5 miles street mains; 50 hydrants; pressure, 200 pounds. H. A. McClain, City Clerk.

Marysville, Marshall Co., population 1932; area, 640 acres; brick and frame buildings, one and two stories; 1 hook and ladder truck; 2 chemical extinguishers; bell alarm.

WATER SUPPLY—Wells. A. Campbell, City Clerk.

McPherson, McPherson Co., population 5000; area, 700 acres; brick and frame buildings, one and two stories; 1 hose carriage; 6 chemical hand extinguishers; 1200 feet good rubber hose; value of apparatus and supplies, \$10,000; 35 volunteer members. A. F. Brulin.

WATER SUPPLY—Wells and 2000-barrel tank; three-quarter mile 3 feet pipes; diameter, 4 to 6 inches; 9 hydrants; new system being built. A. F. Brulin, D. E. Welch.

Minneapolis, Ottawa Co., population 1779; buildings, brick and frame, one and two stories; department consists of 2 hand chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose, good; value of apparatus and supplies, \$2500; members 71, volunteers; bell alarm. D. D. Hoag.

WATER SUPPLY—Water-works; Blake pumps, capacity 2,000,000 gallon; 4 miles street mains; 50 hydrants. A. Gilbert, R. L. Hilman.

Mound City, Linn Co., population 1940; brick and frame buildings, one and two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; value of apparatus, \$800; 50 men, volunteers; bell alarm. C. Lehman.

WATER SUPPLY—5 large public cisterns, J. H. Trego, Town Clerk.

Ness City, Ness Co., population 400; buildings, stone and brick, two stories; 1 chemical engine; department being organized.

WATER SUPPLY—Water-works to be built. R. Osborn, City Clerk.

Newton, Harvey Co., population 12,000; 2 hose carriages; 1 hook and ladder truck; 75 members; bell alarm. Geo. F. Berry.

WATER SUPPLY—Water-works; direct and gravity; 13 miles mains, 125 pounds pressure; 105 hydrants. John E. Ford, J. A. Thomas.

Olathe, Johnson Co., population 13021; area and fire limit, 600 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, frame, one and two stories; department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose, good; 2 horses; value of apparatus and supplies, \$3000; 1 building owned, value \$500; membership 15, part paid; bell alarm. Chief appointed by Mayor and confirmed by council.

WATER SUPPLY—Water-works, direct; 3 miles mains; 30 hydrants, 100 pounds pressure; annual expenses of water department, \$800. S. C. Pettegrew.

Report of 1887.

Osage City, Osage Co., population 4266; 2 hose carts; 1 hook and ladder truck; 1000 feet hose. **WATER SUPPLY**—Water-works to be built. L. L. Bo Dell, City Clerk.

Oswego, Labette Co., population 3500; area, 1300 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, one and a half stories; department consists of 1 chemical engine,

KANSAS—Continued.

4 chemical hand extinguishers; siamese couplings used; 2 hose carriages; 1000 feet rubber hose, good; 150 feet hose, good; 100 feet poor; value of apparatus and supplies, \$7000; 8 buildings, value \$2000, membership, 20 volunteers; annual expenses, \$8000; bell alarm.

WATER SUPPLY—Water-works; 6 miles mains; 57 hydrants. F. L. Greene, Thos. Bulwer.

Ottawa, Franklin Co., population 8500; area, 920 acres; fire limit, same; mercantile buildings, stone and brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber hose, good; 300 feet fair; 500 feet cotton hose, good; value of apparatus and supplies, \$10,000; 2 buildings in use; membership, 36, 2 full paid; 2 horses, swinging harness, owned by city; 34 volunteers; annual expenses, \$3000; bell, telephone and electric alarm, 13 boxes. A. P. Elder.

WATER SUPPLY—6 cisterns, filled by engine; water-works; $8\frac{1}{2}$ miles of mains; 76 hydrants; pressure, 75 pounds. Wm. Mitchell, John A. Frow.

Paola, Miami Co., population 4500; frame and brick buildings, one and two stories; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1150 feet of good rubber hose, 700 feet poor; value of apparatus, \$3000; membership, 12, part paid; bell alarm. E. V. Quimby.

WATER SUPPLY—Water-works, direct and gravity pressure; capacity of reservoir, 100,000 gallons; $5\frac{1}{2}$ miles of mains; 50 hydrants; pressure, 75 pounds. E. W. Robison, Geo. Higgins.

Parsons, Labette Co., population 7245; area, 2240 acres; fire limit, 30 acres; mercantile buildings, brick and stone, two stories; fireproof material for roofs; dwellings, wood, one and a half stories; department consists of 1 hook and ladder truck, 2 hose carts; value of apparatus and supplies, \$1000; 1 building owned, value \$300; membership, 20, all volunteers; bell and electric alarm. Chief elected by the company.

WATER SUPPLY—Gravity and direct; 9 miles mains; 32 hydrants; 120 pounds pressure. C. H. Kimball.

Report of 1886.

Peabody, Marion Co., population 2200; area, 640 acres; fire ordinance prohibiting all but stone, brick or iron in business portion; stone, brick and frame buildings outside, three stories; 1 hose company, 25 men; 1000 feet of hose; 1 building in use; bell alarm. L. T. Morrill.

WATER SUPPLY—Wells and creek; reservoir system; water-works protecting main part city; elevated tank, capacity 60,000 gallons; $2\frac{1}{2}$ miles iron mains; 25 hydrants. L. T. Morrill.

Pittsburgh, Crawford Co., population 4864; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$2500; 57 volunteer members; expenses in 1887, \$300; bell alarm. J. C. Merrill.

WATER SUPPLY—Water-works; gravity pressure; Worthington pump; $4\frac{1}{2}$ miles street mains; 25 hydrants; pressure, 45 pounds. Owner of works, Frank Playtes, W. D. Ford.

Pleasanton, Linn Co., population 1479; brick and frame buildings, one to two stories; 1 hose carriage; 500 feet rubber hose, good; value \$650; 15 volunteer members; annual expenses, \$50; bell alarm. Fred Wagner.

WATER SUPPLY—Water-works; pressure, 40 pounds; 1 reservoir; 3650 feet of mains; 10 hydrants; wind and steam power. Daniel Rich, Town Clerk.

Russell, Russell Co., population 818; buildings, stone and lumber, two stories; tin roofs; department

consists of 1 hook and ladder truck, 4 chemical extinguishers; bell alarm.

WATER SUPPLY—Wells. H. L. Pestana, City Clerk.

Sabetha, Nehama Co., population 1432; frame and brick buildings, one and two stories; shingle roofs; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good linen hose; value of apparatus, etc., \$700; 28 men, paid.

WATER SUPPLY—Wells and cisterns. Wm. H. Folger, Town Clerk.

Salina, Salina Co., population 10,000; area, 1600 acres; fire limit, 70 acres; fireworks ordinance; brick and frame buildings, two, three and four stories; volunteer department, 36 members paid; 1 Babcock engine; 5 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose; value of apparatus, etc., \$10,000; bell alarm. Wm. Hogben.

WATER SUPPLY—Water-works; direct pressure; $7\frac{1}{2}$ miles street mains; diameter, 4 to 12 inches; 57 hydrants; pressure, 80 pounds. H. Baker, H. B. Wallace.

Semora, Nemaha Co., population 12225; hook and ladder truck.

WATER SUPPLY—Wells and cisterns. A. A. Brooks.

Solomon City, Dickinson Co., population 11062; brick and frame buildings, one and two stories; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber and cotton hose; 150 feet poor; value of apparatus, etc., \$5000; 25 volunteers and 3 men paid part time; annual expenses, \$400; bell alarm. Phil. Gardner.

WATER SUPPLY—4 cisterns; pump to cisterns; direct pressure; capacity of pumps, 550 gallons per minute. F. J. Carter, Town Clerk.

Sterling, Rice Co., population 4000; area, 640 acres; brick and frame buildings, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good hose; 1000 feet good cotton; value of apparatus and supplies, \$1600; 30 volunteer members; electric alarm. Wm. C. McVay.

WATER SUPPLY—Water-works just put in, cost \$4500; 6 miles street mains. Thos. L. Powers, City Clerk.

Thayer, Neosho Co., population 509; stone, brick and wood buildings, two stories; shingle roofs; ladders; bell alarm.

WATER SUPPLY—Lake; 1 reservoir, capacity 10,000,000 gallons. J. M. Dunamore, City Clerk.

Topeka, Shawnee Co., population 150,000; area, 3500 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and wood, two to five stories; dwellings, brick, stone and wood, one to three stories; department consists of 1 steam engine, a chemical engines, 3 chemical hand extinguishers, 1 hook and ladder truck; 4 hose carriages; siamese couplings used; 4000 feet good rubber hose; 15 horses; value of apparatus and supplies, \$35,000; 4 buildings in use, owned by city, value \$30,000; membership, 30, full paid, making 7 companies; annual expenses, \$22,000; fire alarm telegraph, 22 street boxes. G. O. Wilmarth.

WATER SUPPLY—Direct pumping system, capacity 7,000,000 gallons every 24 hours; 8 cisterns, supplied from water-works, capacity of each 1000 barrels; 33 miles street mains and supply pipes; diameter, 4 to 16 inches; 294 hydrants (double); pressure, 125 pounds; water-works owned by private company. M. O'Brien.

Wallace, Wallace Co., population 225; buildings, wood, one and two stories, shingle; department consists of 1 steam engine, 1 hose carriage.

5 chemical extinguishers; 1000 feet good rubber hose; value of apparatus and supplies, \$1000; volunteer members; bell and whistle alarm. Frank Wiggard.

WATER SUPPLY—Water-works, gravity and direct pressure; 2 reservoirs.

Washington, Washington Co., population 11822, frame, brick and stone buildings, two stories; 24 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus, etc., \$500; annual expenses, \$25; bell alarm.

WATER SUPPLY—Public and private wells and cisterns. S. Clark, City Clerk.

Wellington, Sumner Co., population *10,000; fireworks ordinance; frame, marble and stone buildings; department consists of 1 hook and ladder truck, 2 hose carriages, 36 buckets; siamese couplings in use; 4000 feet good linen hose; value of apparatus, \$13,000; 1 building in use, value \$500; 56 volunteer members; expenses in 1887, \$994; bell alarm. B. A. Ellsworth.

WATER SUPPLY—Water-works; tank; 1 reservoir, supplied by engine; 11 miles street pipes; diameter, 4 to 12 inches; 74 hydrants; pressure, 300 pounds; expenses of water department for 1887, \$5000. G. S. Burton, City Clerk.

Wichita, Sedgwick Co., population *35,000; area, 28,000 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and stone, one to five stories; dwellings, frame and brick, one and two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; 5000 feet good rubber and cotton hose; value of apparatus and supplies, \$12,000; 2 buildings owned,

value \$10,000; 16 members, all paid; annual expenses, \$6000; electric alarm. A. G. Walden.

WATER SUPPLY—Water-works, stand-pipe system; 24 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 125 hydrants; hydrant pressure, 400 pounds. D. C. Huffman, Fred Schattner.

Winfield, Cowley Co., population *8000; 2 hose carriages; siamese couplings in use; 1200 feet rubber hose, good; 25 members, volunteers; bell alarm. W. H. Clark.

WATER SUPPLY—Reservoir, 58 pounds pressure, capacity, 2,000,000 gallons daily; 15 miles street mains and supply pipes; diameter, 6 to 12 inches; 60 hydrants; water department, \$3000 from the city. A. H. Doane, G. H. Brickman.

Wyandotte, Wyandotte Co.—See Kansas City.

The following places have no fire protection: Augusta, Butler Co., population 1496. Baldwin City, Douglas Co., population 1933. Baxter Springs, Cherokee Co., population 1240. Chanute, Neosho Co., population 1911. Cherokee, Crawford Co., population 1003; water supply, wells. Columbus, Cherokee Co., population 3000; water supply, wells and cisterns. Erie, Neosho Co., population 1337; water supply, wells. Frankfort, Marshall Co., population 1013. Hays City, Ellis Co., population *2000; water supply, creeks and wells. Holton, Jackson Co., population 1899. Neodesha, Wilson Co., population 1195. Nickerson, Reno Co., population 1503. Orage Mission, Neosho Co., population 1508. Wamego, Pottawatomie Co., population *2000. Yates Centre, Woodson Co., population 1271; water supply, wells.

KENTUCKY.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Augusta, Bracken Co., population *1500; area, 600 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two stories; department consists of 2 hand fire engines, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 600 feet of rubber hose, 600 cotton, good; 100 feet poor rubber hose, 300 leather; value of apparatus, etc., \$3000; 1 house owned, value \$300; membership, 80 men, volunteers; bell alarm. J. R. Wilson.

WATER SUPPLY—21 cisterns. Geo. T. Kerans, Town Clerk.

Bardstown, Nelson Co., population *2500; area, 900 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs; dwellings, wood, brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, \$5000; 2 buildings owned, value \$2500; membership, 70, 2 paid; annual expenses, \$500; bell alarm. Henry Wasell.

WATER SUPPLY—15 cisterns. John S. Kelley, Town Clerk.

Bellevue, Campbell Co., population 3000; brick and frame buildings, two and three stories; 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 150 feet good rubber hose; 1000 feet cotton, good; value of apparatus, etc., \$700; 100 volunteers, 1 paid; bell alarm. Henry Corriell.

WATER SUPPLY—From Newport reservoirs; street mains; pressure 80 pounds. B. R. Morton, Charles L. Harrison.

Bowling Green, Warren Co., population 7500; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose; 1000 feet good leather hose; value of apparatus and supplies, \$4500; 1 building owned, value \$2000; 31 members, part paid; annual expenses, \$500; whistle and bell alarm. Chief elected by city council. J. H. Wilkerson.

WATER SUPPLY—Water-works; reservoir, supplied by steam pump; capacity, 2,700,000 gallons daily; number of miles street mains, 10; diameter of largest, 8 inches; smallest, 2 inches; 70 hydrants; pressure, 77 pounds; annual expenses of department, \$900. G. S. Hollingsworth, Town Clerk.

Carlisle, Nicholas Co., population *1400; buildings, brick and wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, \$1600; 40 members; bell alarm. P. T. Trueman.

WATER SUPPLY—6 large cisterns. J. M. Campbell, City Clerk.

Carrollton, Carroll Co., population 1850; 2 chemical engines; 1 hook and ladder truck; 6 chemical extinguishers; 500 feet rubber hose; 30 members; 2 horses. James F. Jett.

WATER SUPPLY—5 cisterns and river. R. J. Wilson, Town Clerk.

Cattlettsburg, Boyd Co., population 3000; 1 steam engine; 1000 feet hose; hooks and ladders; 35 volunteer members. W. A. Patton.

WATER SUPPLY—Cisterns. J. W. Mullan, Town Clerk.

KENTUCKY—Continued.

Covington, Kenton Co., population 29,720; area, 1,495 acres; fire limit, same; fireworks ordinance; causes of fires investigated; dwellings, brick, two and three stories; shingle roofs permitted; department consists of 3 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3,200 feet cotton hose, good; 14 horses; value of apparatus and supplies, \$80,000; 4 buildings owned by city, \$20,000; membership 26, full paid; annual expenses, \$23,000; fire alarm telegraph, 43 street boxes. Chief elected by council. W. H. Glone.

WATER SUPPLY—Direct pumping, capacity 5,000,000 gallons daily; 36 cisterns, supplied from water-works; 28 miles street mains and supply pipes; diameter, 4 to 20 inches; 220 hydrants; pressure, 30 pounds; annual expenses of water department, \$25,000; new works being built.

Cynthiana, Harrison Co., population *2700; buildings, frame and brick, one to four stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 900 feet rubber, and 200 feet cotton hose, good; value of apparatus, etc., \$7500; building owned, valued at \$4500; bell alarm.

WATER SUPPLY—14 cisterns and river; capacity, 380 barrels daily.

Report of 1887.

Danville, Boyle Co., population 3074; area, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, brick, two stories; department consists of 3 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 500 feet rubber hose, good; 200 poor; value of apparatus and supplies, \$3500; 1 building in use; membership 45, volunteers; bell alarm. Chief elected by members. G. W. Welsh, Jr.

WATER SUPPLY—6 cisterns, supplied from roofs of buildings. J. W. Yerkes, Town Clerk.

Dayton, Campbell Co., population *5000; buildings, brick and wood, one to three stories; wooden roofs; department consists of 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; bell alarm. H. C. Harlin.

WATER SUPPLY—Cisterns. C. B. Hayward, Town Clerk.

Falmouth, Pendleton Co., population *1000; buildings, brick and wood, one and two stories, wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; 100 feet poor; value of apparatus and supplies, \$1000; members 24, volunteers; bell alarm. P. A. Lightfoot.

WATER SUPPLY—11 cisterns and 2 rivers. G. D. Lee, Town Clerk.

Frankfort, Franklin Co., population 11,000; area, 490 acres; fireworks ordinance and for investigating fires; buildings, brick and frame, two to four stories; shingle roofs; a steam engine, not in use; 1 hook and ladder truck; 2 hose carriages; 2000 feet good cotton and rubber hose; 9 full paid members; telegraph alarm; 16 boxes. Chief elected by council. R. Ferguson.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs; capacity, 6,680,000 gallons; Gaskill pumps; 100 hydrants; pressure, 130 pounds. V. Reinecke, F. V. Gray.

Franklin, Simpson Co., population 1686; brick buildings, two stories; 1 hook and ladder truck; value of apparatus and supplies, \$500; 60 volunteer members; bell alarm. J. H. Adsit.

WATER SUPPLY—Wells. S. V. Forline, City Clerk.

Gorgetown, Scott Co., population 2061; area and fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; 1 steam engine; 2 hose carriages;

1200 feet good rubber hose; value of apparatus and supplies, \$8000; 1 building owned; value \$2000; 52 full paid members; 13 part paid; annual expenses, \$2000; bell alarm. Chief elected by council.

WATER SUPPLY—15 cisterns, supplied from roofs of buildings.

Report of 1886.

Glasgow, Barron Co., population 1510; 200 feet of hose; no organized company.

WATER SUPPLY—1 reservoir; 2 fire plugs.

Report of 1887.

Harrodsburg, Mercer Co., population 3500; area, 640 acres; fire limit, same; board of trustees regulates sale and use of fireworks and investigates fires; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; 1 chemical engine and two chemical hand extinguishers; 200 feet good rubber hose; 2 horses used; value of apparatus and supplies, \$3000; 1 building owned, value \$1000; 25 volunteer members, annual expenses, \$300; bell alarm. Chief elected by members. W. T. Curry.

WATER SUPPLY—1 cistern, supplied from roof of buildings; public and private wells, creek and streams. N. Harris, Town Clerk.

Hawesville, Hancock Co., population 872; frame and brick buildings, one and two stories; bucket brigade; bell alarm.

WATER SUPPLY—River, wells and cisterns.

Report of 1887.

Henderson, Henderson Co., population 10,000; area, 1200 acres; fire limit, 50 acres; fireworks ordinance; mercantile buildings, brick and wood, one to three stories; dwellings, wood, one and two stories; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose; 1200 poor; 2 horses; value of apparatus and supplies, \$2500; 2 buildings owned, value \$1000; 16 members; 1 full paid; 1 part paid; annual expenses, \$1000; bell alarm. Chief recommended by company and elected by council.

WATER SUPPLY—Stand-pipe system; 1 reservoir, supplied by steam pump; capacity, 1,500,000 gallons daily; 11 1/4 miles street mains and supply pipes; diameter, 3 to 12 inches; 63 hydrants; pressure, 40 pounds; annual expenses, \$1000.

Report of 1886.

Hickman, Fulton Co., population *2000; a few ladders and buckets.

WATER SUPPLY—River and cistern.

Report of 1887.

Hopkinsville, Christian Co., population *5800; area, 1800 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two stories, slate and tin roofs; dwellings, frame and brick, two stories; department consists of 1 steam engine, 30 chemical hand extinguishers, private property, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose good; 500 feet poor; 2 horses; value of apparatus and supplies, \$7500; 1 building in use, value \$3500; membership, 12, part paid; annual expenses, \$1200; bell alarm. Chief elected by council. John N. Troyman.

WATER SUPPLY—13 cisterns and 3 wells, supplied by elevated tanks; capacity of cisterns, about 140,000 gallons. H. R. Leiffell, Town Clerk.

Lancaster, Garrard Co., population *2000; brick and frame buildings, two and three stories; 1 chemical engine; 200 feet good rubber hose; 1 building used, value \$2000; volunteer department; bell alarm. W. S. Miller.

WATER SUPPLY—Wells and cisterns. R. H. Tomlinson, Town Clerk.

Lebanon, Marion Co., population *2900; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet good leather hose; paid department; 25 men. J. B. Ferguson.

WATER SUPPLY—10 cisterns. J. M. Knott, Town Clerk.

Lexington, Fayette Co., population *30,000; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 3600 feet good hose; electric alarm with 40 street boxes; paid department; 12 men paid full time; 5 horses; annual expenses, \$7500. G. W. Muir.

WATER SUPPLY—Water-works; direct pumping system; reservoir, capacity 100,000,000 gallons; 59 cisterns; 210 double hydrants. C. J. Charles.

Louisa, Lawrence Co., population, *1050; buildings, brick and wood, 2 stories; department consists of one hand engine; 200 feet rubber hose.

WATER SUPPLY—Wells and cisterns. A. J. Garred, Town Clerk.

Louisville, Jeffer on Co., population *175,000; buildings, two, three and four stories; wooden roofs; department consists of 13 steam engines, 4 hook and ladder trucks, 13 hose carriages; 30,000 feet good rubber hose; 500 cotton, good; 60 horses; total value of apparatus and supplies etc., \$145,690; membership, 110, all paid; expenses, 1887, \$129,976; telegraph alarm; street boxes, 215. E. Hughes.

WATER SUPPLY—Reservoir, 100,000,000 gallons capacity; gravity pressure; 128 miles of mains; 485 cisterns; 140 hydrants, 35 pounds pressure. Chas. Hermany.

Ludlow, Kinton Co., buildings, brick and frame, 2 stories; department consists of 1 hand fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; 400 feet new cotton hose; 600 feet linen, new; value of apparatus and supplies, \$3000; 81 volunteer members, 1 paid full time; expenses in 1887, \$500; bell and telegraph alarm; 18 boxes. C. M. Young.

WATER SUPPLY—Cisterns and pumps. Thomas Venn, Town Clerk.

Mayesville, Mason Co., population *10,000; mercantile buildings, brick and stone, two to five stories; shingle roofs; dwellings, brick, two stories; department consists of 3 hand engines (not in use), 2 hook and ladder trucks, 6 hose carriages; 4,500 feet good rubber hose; value of apparatus and supplies, \$5000; 4 buildings owned, value \$30,000; 130 members, all volunteers.

WATER SUPPLY—2 reservoirs, supplied by 2 pumps from river, capacity 1,500,000 gallons daily; gravity system; 7 miles street mains and supply pipes; diameter, 3 to 14 inches; 60 hydrants (double); pressure, 150 pounds. A. Shaefer, Harry Taylor.

Mount Sterling, Montgomery Co., population *5000; area, 500 acres; fire limit, same; mercantile buildings, brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hose carriage; siamese couplings used; 2000 feet good cotton hose; 800 poor; value of apparatus and supplies, \$5000; building, value \$5000; 30 members, 6 paid. James McKy.

WATER SUPPLY—8 cisterns and wells. J. W. Hadden.

Newport, Campbell Co., population *28,000; 1 hook and ladder truck, 2 hose carriages, 4 reels; 2000 feet good leather hose; fire alarm telegraph; 23 street boxes; 8 men paid full time, 2 men part time; 6 horses. John Link.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, capacity 43,000,000 gallons; 19 cisterns; 143 hydrants. B. R. Morton, M. J. Costigan.

Nicholasville, Jessamine Co., population *3,500; buildings, frame and brick, one to three stories; 6 chemical engines; 1 hook and ladder truck. S. M. Anderson.

WATER SUPPLY—Wells and cisterns; street mains. S. D. Young.

Owensboro, Davies Co., population 10,000; department consists of 1 engine, 1 hook and ladder

truck, 3 hose carriages; 2200 feet good rubber hose; 5 horses. Thos. B. Yager.

WATER SUPPLY—Water-works; direct pressure; 14 cisterns, capacity 280,000 gallons; 22 miles street mains; 100 hydrants. Wm. Martin, P. Zulairf.

Paducah, McCracken Co., population *15,000; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame and brick, one and two stories; department consists of 2 steam fire engines, 2 hose carriages, 1 hook and ladder truck; 2500 feet good rubber hose; 4 horses; 9 members, 4 full paid; expenses, \$5000; telegraph alarm. C. C. Etter.

WATER SUPPLY—13 cisterns, 500 barrels capacity daily; water supply from water-works; stand-pipe system, is as follows: Capacity of stand-pipe, 500,000 gallons; pressure, 70 pounds; 12 miles of mains; 16 to 6 inch iron pipe, well distributed; 161 fire plugs, pressure 75 pounds; 24 located in business centre. M. Burnett, W. H. Patterson.

Paris, Bourbon Co., population 4000; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1400 feet good rubber hose; 500 feet good leather; 20 poor; siamese couplings used; value of apparatus and supplies, \$10,000; 1 building owned; 40 members, 10 paid; annual expenses, \$700. Chief elected by company. F. Mann.

WATER SUPPLY—13 cisterns, supplied by pipes from buildings. Thos. Lyng, Town Clerk.

Princeton, Caldwell Co., population *2000; area, 1 square mile; fire limit, 8 acres; fireworks ordinance; frame and brick buildings; no fire department.

WATER SUPPLY—Springs, wells and cisterns. John R. Wylie, Town Clerk.

Richmond, Madison Co., population 3500; buildings, brick and wood, one to three stories; department consists of 2 chemical engines, 1 hook and ladder truck; 500 feet rubber hose, good; value of apparatus and supplies, \$2550; 16 volunteer members; expenses in 1887, \$250; bell alarm. Frank Conway.

WATER SUPPLY—Wells and cisterns. W. J. White, City Clerk.

Russellville, Logan Co., population *3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet hose, good; 40 men. J. M. Dale.

WATER SUPPLY—Cisterns, wells and creeks. H. B. Caldwell, Town Clerk.

Shelbyville, Shelby Co., population *3200; area, 350 acres; fire limit, 300 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 steam engine, 5 chemical hand extinguishers (private), 1 hose carriage; 1100 feet rubber hose, good; value of apparatus and supplies, \$6000; 1 building owned, value \$1000; membership, 16, paid. Chief elected by board of trustees. Geo. Petry.

WATER SUPPLY—14 cisterns supplied from creek; capacity of cisterns, 5 average 150 barrels, 9 average 90 barrels each; creek surrounds town on three sides and is drawn on for fire purposes. C. C. Watts, Town Clerk.

Versailles, Woodford Co., population 2129; fireworks ordinance; causes of fires investigated; 1 hand engine; bell alarm.

WATER SUPPLY—Pipes, mains, etc., supplied by direct pumping; cisterns. J. C. Bailey, Town Clerk.

Williamstown, Grant Co., population *951; buildings brick and wood, two and three stories;

KENTUCKY—Continued.

wooden roofs; department consists of 4 chemical hand extinguishers, a hook and ladder truck; value of apparatus and supplies, \$250; expenses in 1887, \$8; bell alarm. D. L. Cunningham.

WATER SUPPLY—Cisterns. A. W. Wilson, Town Clerk.

Winchester, Clark Co., population 4000; use of fireworks prohibited; brick and frame buildings; 1 steam engine; 1 chemical engine; 2 hose carts; 1 hook and ladder truck; 500 feet of cotton hose; 1000 feet rubber, good; volunteer department, 50 men;

bell alarm. Chief elected by council. W. A. Athersall.

WATER SUPPLY—Cisterns. D. T. Buckner, Town Clerk.

The following places have no fire protection: Central City, Muhlenberg Co., population 1500; Cloverport, Breckenridge Co., population 1000; water supply, wells and cisterns. Columbus, Hickman Co., population 1338; water supply, river and cisterns. Elizabethtown, Hardin Co., population 2526. Eminence, Henry Co., population 1500. Lawrenceburgh, Anderson Co., population 3080. Madisonville, Hopkins Co., population 2000; water supply, wells and springs. Uniontown, Union Co., population 1015.

LOUISIANA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Alexandria, Rapides Co., population 2000; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 1000 feet rubber hose, good; members, 100. volunteers.

WATER SUPPLY—River and tanks.

Algiers, Orleans Co. See New Orleans.

Bastrop, Morehouse Co., population 822; no fire protection.

WATER SUPPLY—Wells.

Baton Rouge, East Baton Rouge Parish, population 20,000; 1 steam engine; 2 hand engines; 2 steam tugs with pumps; 1 hook and ladder truck; 3 hose carriages; 1000 feet good rubber hose; 1000 feet poor; 6 men paid part time, 250 volunteers. R. P. Sanchez.

WATER SUPPLY—River and 48 cisterns. Geo. Henderson, Town Clerk.

Carrollton, Jefferson Co. See New Orleans.

Donaldsonville, Ascension Co., population 2850; frame buildings, one and two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 300 feet rubber hose, 500 feet cotton, good; value of apparatus and supplies, \$5000; value of buildings used, \$5000; membership, 140, all volunteers.

WATER SUPPLY—Cisterns and wells.

Franklin, St. Mary's Co., population 1702; area, 640 acres; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 1000 feet good cotton hose; value of apparatus and supplies, \$7000; a buildings owned, value \$1000; membership, 80, all volunteers; bell alarm. Chief elected by department.

WATER SUPPLY—Bayou.

Report of 1887.

Groeta, See New Orleans.

Jefferson City. See New Orleans.

Lake Charles, Calcasieu Parish, population 2500; buildings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 1 hose carriage, 8 chemical hand extinguishers; 500 feet new rubber hose; 1000 feet new cotton hose; value of apparatus and supplies, \$10,000; 125 members, volunteers; expenses in 1887, \$500; bell alarm. A. Meyer.

WATER SUPPLY—Lake; water distributed through mains from an elevated tank, 1½ miles street mains. C. B. Richard, Town Clerk.

Minden, Webster Parish, population 1113; frame and brick buildings, one and two stories; shingle roofs permitted; no fire department.

WATER SUPPLY—Wells. T. R. Geren, Town Clerk.

Monroe, Ouachita Parish, population 3000; area of fire district, 12 squares; brick and frame buildings; 1 steam engine, 1 hand engine, 2 hose carriages; 40 volunteer members; 1000 feet good rubber hose. A. J. Herring.

WATER SUPPLY—12 cisterns.

Morgan City, St. Mary's Co., population 2015; area, 400 acres; fire limit, same; mercantile buildings, frame, one and a half stories; wooden roofs; dwellings, frame, one story; department consists of 2 hand engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 1 hose carriage; 200 feet good rubber hose; 150 poor; 100 feet good leather hose; 50 poor; value of apparatus, \$3000; value of buildings owned, \$4000; 85 members; bell alarm! H. M. Mayo.

WATER SUPPLY—River, wells and cisterns. S. Labaux, Town Clerk.

Natchitoches, Natchitoches Co., population 2785; buildings, wood, one story; department consists of 2 hand fire engines, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose, value of apparatus and supplies, \$3500; 120 volunteer members; expenses in 1887, \$100; bell alarm. J. H. Cosgrove.

WATER SUPPLY—Cisterns. C. V. Porter, Town Clerk.

New Iberia, Iberia Parish, population 2500; area, 800 acres; frame and brick buildings, one and two stories; shingle roofs; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 1 bucket company; 1500 feet hose, good; 500 poor; bell alarm. E. A. Pharr.

WATER SUPPLY—Cisterns, wells and bayou; tanks and reservoirs. Walter Burke, Town Clerk.

New Orleans, Orleans Co., population 216,000; fire limit, 163,203 acres (New Orleans proper embraces first, second, third and fourth districts; fireworks ordinance; mercantile buildings, brick and frame, two to five stories; shingle roofs permitted; dwellings, frame, two and three stories; department consists of 20 steam engines, 4 hook and ladder trucks, 20 hose carriages, 2 wagons and 10 portable extinguishers; 10,000 feet good rubber hose; 11,000 poor; 500 feet good cotton; 76 horses; value of apparatus and supplies, \$154,000; value of buildings in use and owned by city, \$95,000; 2,600 members, full paid 124; annual expenses, \$160,000.

000; telegraph fire alarm system, 84 street boxes. Chief elected by members: fire patrol incorporated and supported by Board of Underwriters; number of permanent members, 25; annual cost of maintaining patrol, \$30,000. Thos. O'Connor.

WATER SUPPLY—2 reservoirs, supplied by pumping from river, capacity 13,000,000 gallons daily; gravity system; diameter of largest street main, 30 inches; smallest, 3 inches; 720 hydrants; water pressure, 40 pounds; annual expenses of water department, \$44,304. L. H. Gardner.

Algiers (Fifth District of New Orleans), population 8855; 5 steam engines; 1 hook and ladder truck; 1 fire-boat; 1000 feet good rubber hose; 3000 feet poor; 280 volunteer members; 9 horses. T. Daly.

WATER SUPPLY—River and 9 wells.

Jefferson City (Sixth District of New Orleans), population 13,550; area, 2880 acres; fire limit, same; fireworks ordinance; fire warden investigate causes of fires; frame buildings, one and two stories; shingle roofs permitted; 3 steam engines; 3 chemical engines; a chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 2700 feet good rubber hose; 20 poor; 17 horses; value of apparatus and supplies, \$2400; 5 buildings owned, value \$25,250; 455 members, 18 full paid; annual expenses, \$18,000; telegraph alarm, 29 street boxes. Chief elected by delegates of Sixth District Firemen's Charitable Association.

WATER SUPPLY—Gravity system, wells and cisterns; half a mile street mains and supply pipes; diameter, 4 to 8 inches; 12 hydrants.

Report of 1887.

Carrollton, Jefferson Co. (Seventh District of New Orleans), population 2400; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 1 chemical extinguisher; good rubber hose; 8 men paid part time; 300 volunteers; 2 horses. J. Dahmer.

WATER SUPPLY—Wells.

Gretus, Parish of Jefferson, population 3500; area, 30 acres; fire limit, same; frame buildings, one story; shingle roofs; 1 steam engine; a hand engine; 1 hook and ladder truck; 1500 feet good rubber hose; value of apparatus and supplies, \$8000; 3

buildings owned, value \$6000; 280 volunteer members; annual expenses, \$1000; bell alarm.

WATER SUPPLY—Wells and pipes. J. C. Bauman, Town Clerk.

Opelousas, St. Landry Co., population *2400; 1 hose carriage; 200 feet old hose; 500 feet good canvas hose.

WATER SUPPLY—Insufficient.

Report of 1886.

Plaquemine, Iberville Co., population 2661; 2 hand engines; 1 steam engine; 1 hook and ladder truck; bucket company; 1 hose carriage; 200 feet good rubber hose; 143 volunteer members.

WATER SUPPLY—Wells and cisterns.

Report of 1887.

St. Martinsville, St. Martins Co., population 1606; area, 640 acres; fire limit, same; mercantile buildings, brick and wood, one story; wooden roofs permitted; dwellings, brick and wood, one story; 2 hand engines; 100 feet rubber hose, good; 50 feet poor; 150 leather, good; value of apparatus and supplies, \$3000; buildings, \$400; 60 volunteer members; annual expenses, \$250; bell alarm. Chief elected by companies.

WATER SUPPLY—Wells.

Report of 1886.

Shreveport, Caddo Co., population 1500; brick and frame buildings, two to four stories; 3 steam engines; a hook and ladder trucks; 7 hose carriages; siamese couplings used; 4000 feet good hose; value of apparatus and supplies, \$5000; expenses in 1887, \$10,000; bell alarm. A. S. Tomba.

WATER SUPPLY—Water-works; 5 cisterns. W. J. Bruner, City Clerk.

Thibodaux, La Fourche Co., population 1115; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick, three and four stories; slate roofs; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck; 500 feet hose; value of apparatus and supplies, \$3000 to \$4000; value of buildings owned, \$9000; membership, 225, all volunteers; bell alarm. Chief elected by department. W. C. Ragan.

WATER SUPPLY—Wells and steam pump. H. L. Boudreau, Town Clerk.

MAINE.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Anson, Somerset Co., population 1552; frame buildings, one and two stories; shingle roofs permitted; 800 feet of hose; pails and one small force pump, value \$800; no organized department; whistle alarm.

WATER SUPPLY—Wells, springs, and streams; ½ mile street mains; 4 hydrants; pressure, 15 pounds.

Report of 1887.

Auburn, Androscoggin Co., population *11,000; area, 38,400 acres; fire limit, 1280 acres; mercantile buildings, brick, four stories; wooden roofs; dwellings, wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 3 hose carriages, 4000 feet cotton and 2000 feet leather hose, good; 6 buildings owned, value \$8000; membership 44, part paid; telegraph alarm, 5 street boxes, A. A. Miller.

WATER SUPPLY—Aqueduct; 10 miles street mains; diameter, 6 to 20 inches; 40 hydrants; pressure, 98 pounds; water department owned by private company. N. I. Jordan, J. W. Mitchell.

Augusta, Kennebec Co., population 8666; 2 steam engines; 1 hook and ladder truck; 4 hose

carriages; 4000 feet good cotton hose; paid department; 32 men; 4 horses. C. S. Downing.

WATER SUPPLY—Water-works; gravity pressure; 12 miles street mains; 80 hydrants; 24 cisterns. J. A. Fairbanks.

Bangor, Penobscot Co., population *19,500; area, 14,400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs; dwellings, brick and wood, two stories; department consists of 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 7 hose carriages; 8000 feet cotton hose, good; 7 horses; value of apparatus and supplies, \$18,000; 6 buildings owned, value \$6500; 1 rented at \$120 per annum; membership, 94, 3 paid; annual expenses, \$17,442; telegraph alarm, 28 boxes; 4 stations. A. H. Parker.

WATER SUPPLY—Water-works; direct pressure; Holly system; 28 reservoirs; 22½ miles street mains; diameter, 3 to 16 inches; 168 hydrants; pressure, 100 pounds; annual expenses of water department, \$6500. Wm. Fellows, Victor Brett.

Bath, Sagadahoc Co., population 7874; area, 3200 acres; fire limit, same; fireworks ordinance;

MAINE—Continued.

causes of fires investigated; mercantile buildings, wood and brick, three to five stories; shingle roofs; dwellings, wood and brick, two to three stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 3850 feet cotton hose, good; 5 horses; membership, 52; full paid, 2; part paid, 50; electric alarm. S. B. Knight.

WATER SUPPLY—River and 15 cisterns; water-works; stand-pipe; direct pressure, 130 pounds. E. Howe, S. O. Rogers.

Belfast, Waldo Co., population 5908; area, 19,200 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; frame buildings; department consists of 3 hand engines, 1 hook and ladder truck; 5 hose carriages; 600 rubber, 750 feet cotton, new; 500 feet leather; 850 feet rubber-lined, good; value of apparatus and supplies, \$6250; 1 building owned, value \$5000; 3 in use; annual rent, \$475; membership, 27 paid, 85 call men; annual expenses, \$2050; bell and whistle alarm. H. E. McDonald.

WATER SUPPLY—25 cisterns and 20 reservoirs, supplied from buildings and springs; water-works, with 50 hydrants. Chas. Baker, L. F. Murch.

Bethel, Oxford Co., population *1400; 2 chemical engines, 50 rubber buckets; 12 ladders; 2 hooks, H. C. Barker.

WATER SUPPLY—Deep wells. L. T. Barker, Town Clerk.

Bladesford, York Co., population *14,000; 2 steam engines; 5000 feet good hose, 1000 poor; 1 hook and ladder truck; 2 hose carriages; 51 men, part paid; 4 horses. Wm. Boston.

WATER SUPPLY—Water-works; 14 hydrants; 19 cisterns. C. H. Parcher, E. A. Hubbard.

Booth Bay, Lincoln Co., population 1000; two story frame buildings; 1 hand engine; ladders; 1 hose carriage; 200 feet good rubber hose; 200 feet poor; 200 feet cotton, good; value of apparatus, etc., \$900; 60 men; bell alarm. A. H. Kenniston.

WATER SUPPLY—Atlantic Ocean; water-works contracted for. Rufus Holton, Town Clerk.

Bowdoinham, Sagadahoc Co., population *1000; department consists of 1 hand engine. R. W. Carr.

WATER SUPPLY—River and 2 reservoirs. L. D. Small, Town Clerk.

Brewer, Penobscot Co., population 3170; frame dwellings, two stories; shingle roofs; department consists of 1 steamer, 2 hook and ladder trucks, 3 hose carriages; 1800 feet cotton hose, 700 feet leather hose, good; value of apparatus and supplies, \$500; 3 buildings owned, value, \$3500; membership, 91, paid; annual expenses, \$700; bell alarm. S. A. Wilson.

WATER SUPPLY—Water-works; direct pumping system; 10 reservoirs, 4 hydrants. W. H. Gardner, F. H. Nickesson.

Bridgton, Cumberland Co., population *1500; 4 steamers; 1 chemical engine; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1675 feet rubber-lined hose, good; 70 men, paid; \$303 per year expenses. M. M. Caswell.

WATER SUPPLY—Creek; 6 reservoirs. E. A. Littlefield, Town Clerk.

Brownville, Piscataquis Co., population 1000; frame buildings, one and two stories; 1 hand engine; 1 hose carriage; 400 feet good leather hose; bell alarm.

WATER SUPPLY—River.
Report of 1887.

Brunswick, Cumberland Co., population *6000. 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 400 feet good rubber hose; 315

feet hose, good; 100 men paid for actual service. E. H. Woodside.

WATER SUPPLY—60 hydrants, supplied from Androscoggin river by Pipepscot Water Co.; 20 cisterns. J. H. Simson, T. H. Riley.

Bucksport, Hancock Co., population 3047; 3 hand engines; 2 hose carriages; 200 feet linen hose; 800 feet good leather hose, 400 feet poor; 100 men, paid full time. A. H. Genn.

WATER SUPPLY—Bay; 7 reservoirs, 100,000 gallons capacity. W. A. Remick, Town Clerk.

Calais, Washington Co., population 6171; 2 steam engines; 2 hand engines; 6 hose carriages; 4000 feet good cotton hose; 1 man paid full time, 40 part time; 3 horses. W. E. McAllister.

WATER SUPPLY—Water-works; capacity of reservoir, 2,000,000 gallons; 82 hydrants. Jos. A. Dyer, Town Clerk.

Camden, Knox Co., population 4366; area, 640 acres; fire limit, same; frame buildings, two stories; wooden roofs; department consists of 3 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 3 force pumps; 2000 feet new rubber hose, 700 feet good rubber hose; 700 feet good leather hose, 100 feet poor; value of apparatus and supplies, \$4000; 3 buildings owned, value \$2500; 180 members; annual expenses, \$725; bell alarm.

WATER SUPPLY—River and 3 reservoirs; water-works. A. D. Champney, Town Clerk.

Caribou, Aroostook Co., population *1000; buildings, wood, one and two stories; shingle roofs; 1 hook and ladder truck, with buckets; 1 hose carriage; 300 feet good rubber hose; 400 feet good cotton hose; 4 horses; value of apparatus and supplies, \$2500; 36 members, 1 paid part; expenses in 1887, \$250; bell alarm. H. D. Collins.

WATER SUPPLY—Streams; 4 reservoirs. W. C. Spaulding, Village Clerk.

Carmel, Penobscot Co., population 1000; frame buildings, one and a half stories; wooden buckets; bell alarm; no fire department.

WATER SUPPLY—Wells. L. C. Whitten, Town Clerk.

Cherryfield, Washington Co., population 1793; 1 force pump on wheels; hooks, ladders, buckets, etc. E. C. Wakefield.

WATER SUPPLY—River. John Monohan, Jr., Town Clerk.

Cumberland Mills, Cumberland Co., population —; 2 hose carriages; 1200 feet linen hose; 400 feet good cotton. J. E. Warren.

WATER SUPPLY—Pipe running from Saccapapa; a few hydrants. A. A. Cordwell, Town Clerk.

Damariscotta, Lincoln Co., population 1142; 2 hand engines; 1 hose carriage; 700 feet good hose; 60 volunteer members. E. E. Dunbar.

WATER SUPPLY—1 cistern, river and wells. Geo. O. Keene, Town Clerk.

Dexter, Penobscot Co., population *3500; area, 23,140 acres; fire limit, 1280 acres; fireworks ordinance; mercantile buildings, wood, three stories; wooden roofs; dwellings, wood, two stories; department consists of 4 hand engines, 1 hook and ladder truck, 8 hose carriages; 2500 feet good hose; 850 feet poor; value of apparatus and supplies, \$5435; 2 buildings owned, value \$1000; 145 volunteer members; annual expenses, \$1100; bell alarm. Chief and two assistants; also 6 fire constables to care for personal property at fires. L. B. Waldron.

WATER SUPPLY—10 reservoirs, supplied by pumps; direct pressure and gravity system; 1 mile of street mains and supply pipes; diameter of largest, 6 inches; smallest, 4 inches; 50 hydrants; water pressure, 100 pounds. L. Bridgman, Town Clerk.

Dover, Piscataquis Co. See Foxcroft.

East Livermore, Androscoggin Co., population 1070; buildings frame, two stories; shingle roofs; 1000 feet cotton hose, good; 3 force pumps; bell alarm.

WATER SUPPLY—River and wells. C. H. Gibbs, Village Clerk.

Eastport, Washington Co., population 4006; 3 hand engines; 2 chemical extinguishers; 2 hook and ladder trucks; 3 hose carriages; 1500 feet rubber hose, good; 500 feet cotton, good; 500 feet leather, poor; 100 men, paid part time. N. M. Kempt.

WATER SUPPLY—13 cisterns; reservoirs. S. D. Leavitt, S. R. Byram.

Ellsworth, Hancock Co., population 5052; fire-works ordinance; mercantile buildings, brick and wood, three stories, shingle roof; dwellings, frame, one and one-half and two stories; department consists of three hand engines; 4 hose carriages; siamese couplings used; 1000 feet leather hose, good; 200 feet poor; 200 feet rubber, 300 feet cotton, poor; value of apparatus and supplies, \$7500; 1 building owned, value, \$2500; membership, 210; volunteers; annual expense, \$900; bell alarm. Samuel Royal, Jr.

WATER SUPPLY—13 cisterns, supplied from river; reservoirs. E. T. Hall.

Fairfield, Somerset Co., population 3044; fire limit, 1440 acres; causes of fires investigated; buildings, wood, one and one-half and two stories; shingle roofs; department consists of 1 steam engine, 2 hand engines, 3 hose carriages; siamese couplings used; 3200 feet cotton hose, good; 3200 feet leather hose, good; 400 feet poor; value of apparatus and supplies, \$10,000; 3 buildings owned, value, \$5000; membership, 95; 32 part paid members, 6 volunteers; annual expenses, \$800; bell alarm. J. W. Channing.

WATER SUPPLY—River and 15 cisterns; 32 hydrants.

Farmington, Franklin Co., population 3353; area, 200 acres; fire limit, 150 acres; mercantile buildings, brick, two stories; wooden roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine; 1 hook and ladder truck, 2 hose carriages; 1 building owned, value \$2000; membership, 30, volunteers; bell alarm. G. C. Purington.

WATER SUPPLY—Cisterns, wells and brook. J. W. Merrill, Town Clerk.

Fort Fairfield, Aroostook Co., population 2807; 1 engine; 1 hose cart; 750 feet good hose.

WATER SUPPLY—River; 20 cisterns; 2 creeks; 1 large reservoir.

Report of 1887.

Foxcroft, Piscataquis Co., population *1000; brick and wooden buildings, one to four stories; department consists of 2 hand engines, 3 hose carriages; 2 force pumps; 1000 feet good rubber hose, 2200 feet poor; 200 feet cotton; 800 feet linen; value of apparatus, \$2000; 2 buildings in use, value \$300; bell and whistle alarm. Wm. McComb.

WATER SUPPLY—River; water-works; 30 hydrants. John A. Goodwin, E. J. Hale.

Freeport, Cumberland Co., population 2279; buildings, wood, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 400 feet rubber-lined hose, good; value of apparatus and supplies, \$500; members, 20 volunteers; bell alarm. E. S. Soule.

WATER SUPPLY—1 reservoir; capacity, 50,000 gallons; 1 tank, 15,000 gallons. W. A. Mitchell, Town Clerk.

Fryeburgh, Oxford Co., population 1640; frame buildings, one and a half and two stories; shingle roofs; department has 1 hook and ladder truck; 2 hose carts; 1000 feet cotton hose, 800 linen, good; bell alarm. A. R. Jenness.

WATER SUPPLY—Water-works, gravity pressure;

7 miles of mains; 19 hydrants; pressure, 60 pounds; 3 standpipes. J. C. Gerry, Village Clerk.

Gardiner, Kennebec Co., population 4439; area, 7680 acres; fire limit, 2280 acres; fireworks ordinance; mercantile buildings, brick, three stories, wooden roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; 5150 feet of cotton hose, good; value of apparatus, supplies, etc., \$15,000; 6 buildings owned, valued at \$3700; 120 men, 1 paid; bell alarm. G. W. Cross.

WATER SUPPLY—Reservoir and pump; 10 miles mains; 50 hydrants; pressure, 90 pounds. J. S. Maxey, C. O. Wardsworth.

Gorham, Cumberland Co., population 3233; buildings, frame; 1 hand fire engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet good leather hose; 100 feet poor; value of apparatus, etc., \$2000; bell and whistle alarm. H. P. Millett.

WATER SUPPLY—Wells and cisterns.

Goldborough, Hancock Co., population 1709; frame buildings, one and two stories; no fire department; pails and buckets.

WATER SUPPLY—Wells. P. L. Hill, Town Clerk.

Gray, Cumberland Co., population 1000; fire protection, hooks and ladders.

WATER SUPPLY—Aqueducts and wells. F. L. Clark, Town Clerk.

Hallowell, Kennebec Co., population 3124; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three and four stories; wooden roofs; dwellings, frame, two and three stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2500 feet cotton hose; 2500 feet good linen hose; value of apparatus and supplies, \$12,000; 3 buildings owned; value \$4000; membership 75, full paid; annual expenses \$2500; bell alarm. J. D. Hodgdon.

WATER SUPPLY—River and cisterns; 8 cisterns, supplied by springs, capacity 200,000 gallons per day. J. F. Holland.

Hartland, Somerset Co., population 1047; frame buildings, one and two stories; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 1 force pump in factory; value of apparatus, etc., \$1000. S. H. Wilkins.

WATER SUPPLY—River and cisterns; mains; gravity pressure; hydrants.

Houlton, Aroostook Co., population 3228; area, 23,040 acres; fire limit, 500 acres; fireworks ordinance; frame buildings, two and three stories; shingle roofs; department consists of 1 steam engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber, 1500 feet cotton, 200 feet leather hose, good; value of apparatus and supplies, \$8500; 1 building owned, value \$15,000; membership, 54; part paid members, 50; annual expenses, \$1500; bell alarm. A. W. Ingersoll.

WATER SUPPLY—Stream; 3 cisterns, supplied from brook, capacity 75 to 100 barrels daily; 30 hydrants. J. F. Holland, M. M. Clark.

Kennebunk, York Co., population *2822; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet cotton hose, good; 60 volunteer men. E. H. Gaddis.

WATER SUPPLY—River; brook; 3 cisterns; 4 hydrants; 1900 feet of mains; pumps. W. L. Dane.

Kittery, York Co., population *3297; department of navy yard, which adjoins the town, consists of 3 steam fire engines, 1 hook and ladder truck, 4 hose carriages. Nathan Whalley.

WATER SUPPLY—River and reservoirs.

MAINE—Continued.

Lewiston, Androscoggin Co., population *24,000; area, 10,240 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, four stories; shingle roofs; dwellings, wood, two stories; department consists of 2 steam engines, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; 7000 feet cotton hose, good; 8 horses; value of apparatus and supplies, \$60,000; 5 buildings owned, value \$23,000; membership, 63 men; full paid members, 2; part-paid members, 61; annual expenses, \$12,000; telegraph fire alarm system, 3800 street boxes. F. L. Turr.

WATER SUPPLY—1 reservoir; direct pumping system, capacity 8,000,000 gallons daily; 19 cisterns, capacity of each 20,000 gallons daily; 17 miles street mains and supply pipes; diameter, 8 to 24 inches; 158 hydrants; pressure, 84 pounds; annual expenses of water department, \$25,837. L. C. Peck, John Putnam.

Lisbon Falls, Androscoggin Co., population 420; buildings, wood, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 200 feet good rubber hose; 500 feet good cotton; woolen mill has 5 hydrants and 2 force pumps; value of apparatus and supplies, \$2500; 70 volunteer members. C. H. Littlefield.

WATER SUPPLY—7 reservoirs, capacity 8000 gallons each.

Lubec, Washington Co., population 2108; frame buildings, one and a half and two stories; shingle roofs; 1 hook and ladder truck; 1 hose carriage, value \$150; 110 volunteer members; annual expenses, \$50; 3 private watchmen; bell alarm. H. P. Gillise.

WATER SUPPLY—Springs, cisterns and ocean. R. G. McBride, Town Clerk.

Machias, Washington Co., population 2203; area, 10,000 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, wood, one to three stories; shingle roofs; dwellings, wood, one to three stories; department consists of 2 hand engines, 2 hose carriages, force pump; 1900 feet good rubber hose; 500 feet poor; value of apparatus and supplies, \$5000; bell and whistle alarm. Samuel Longfellow.

WATER SUPPLY—6 reservoirs, supplied by springs, brooks and rivers. H. R. Taylor, Town Clerk.

Mechanic Falls, Androscoggin Co., population 2000; area, one mile; wooden buildings, two stories; no fire department; the paper mills own a chemical engines, also several force pumps; bell alarm.

WATER SUPPLY—River and wells. F. A. Millett, Town Clerk.

Newport, Penobscot Co., population 1452; frame buildings, one and a half to three and a half stories; shingle roofs; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 30 small hand pumps; 700 feet new linen hose; value of apparatus, etc., \$1450; 47 volunteer members; bell alarm. H. J. Rowe.

WATER SUPPLY—River; 4 reservoirs. C. H. Morrill.

Norway, Oxford Co., population 2515; chief engineer investigates fires; mercantile buildings, wood, two stories, wooden roofs; dwellings, frame and brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 2600 feet good hose; value of apparatus and supplies, \$4600; 4 buildings owned, value \$2000; 78 members; annual expenses, \$2000; bell alarm. Wm. C. Cole.

WATER SUPPLY—6 cisterns; river; 32 hydrants. W. H. Whitmarsh, C. G. Mason.

Oakland, Kennebec Co., population *3500; frame buildings; department consists of 1 hand engine, 1 hose carriage, 4 force pumps; 2500 feet good cotton hose; value of apparatus and supplies, \$3000; 40 volunteer members; bell and whistle alarm. C. W. Heney.

WATER SUPPLY—Streams; 3 cisterns, supplied by pumping from river, capacity 20,000 gallons per day. H. C. Winslow, Town Clerk.

Old Orchard, York Co., buildings, wood, two to four stories; department consists of 1 steam and 1 hand engine, 1 hose carriage; 1500 feet good cotton hose; 630 feet linen, good; 2 horses; value of apparatus and supplies, \$600; 18 members, full paid; expenses in 1887, \$6000; bell alarm. W. G. Smith.

WATER SUPPLY—Direct pressure; 7 reservoirs; pumps, Blake; 7 miles street mains; 25 hydrants; pressure, 150 pounds. S. W. Duff, W. F. Fennold.

Old Town, Penobscot Co., population *4000; 1 steamer; 2 hand engines; 3 chemical engines; 3 hose carriages; 1300 feet good cotton hose; 400 feet good leather hose, 500 feet poor; 150 volunteer members. Hugh Gibbons.

WATER SUPPLY—River; 14 reservoirs; 3 force pumps. W. E. Hellenbrand, Town Clerk.

Orono, Penobscot Co., population 2242; area, 15,000 acres; fire limit, 8000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two stories; wooden roofs; dwellings, frame, one and one-half and two stories; department consists of 3 hand engines, 1 hook and ladder truck, 4 hose carriages; 900 feet good rubber hose; 200 feet good linen hose; 1500 feet good leather hose; value of apparatus and supplies, \$5000; value of buildings in use, \$18,500; 100 volunteer members; annual expenses, \$700; bell alarm. E. E. Ring.

WATER SUPPLY—22 cisterns, 2 rivers. Albert White, Town Clerk.

Paris, Oxford Co., see South Paris.

Phillips, Franklin Co., population 1437; frame buildings, one and two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet of good cotton hose; value of apparatus, etc., \$1500; 70 volunteers, 1 man paid part time; annual expenses \$150; bell alarm. N. P. Noble.

WATER SUPPLY—River. B. T. Parker, Town Clerk.

Pittsfield, Somerset Co., population, 2313; frame and brick buildings, one and a half and two stories; shingle roofs; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet of good rubber hose; 300 leather, poor; value of apparatus, supplies, etc., \$2000; 80 men, volunteers; annual expense, \$400; bell and whistle alarm. T. S. Dexter.

WATER SUPPLY—River, pond and 6 reservoirs; capacity 200 hhd. each; direct pressure; 2000 feet of mains; 15 hydrants. Robert Dobson, A. D. Mitchell.

Pittston, Kennebec Co., population *1000; 1 hand engine; no fire department.

WATER SUPPLY—2 reservoirs. S. S. Clark, Town Clerk.

Portland, Cumberland Co., population 40,000; fireworks ordinance; causes of fires investigated; brick and frame buildings; 6 steam engines; 1 hand engine, 3 hook and ladder trucks; 6 hose carriages; 2 fire boats; 13,000 feet good cotton hose; 22 horses; value of apparatus, etc., \$100,000; 12 buildings in use; membership, 143; 14 paid full time, 129 part time; annual expenses, \$45,000; telegraph alarm, 55 street boxes. G. H. Cloyes.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, capacity 12,000,000 gallons daily; 64 cisterns; 73½ miles street mains; diameter, 2 to 20 inches, 310 hydrants; pressure, 80 pounds. G. P. Wescott, G. C. Burgess.

Presque Isle, Aroostook Co., population 1304; area, 45,080 acres; fire limit, 400 acres; buildings, wood, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages, large force pump; 1300 feet rubber hose, good; 200 feet poor; members, 18, volunteers; expenses in 1887, \$800; bell alarm. E. S. Terry.

WATER SUPPLY—Water-works; gravity and direct pressure; 1 reservoir; capacity, 10,000,000 gallons; pumps, Worthington; 2 miles street mains; 10 hydrants, pressure, 100 pounds. G. H. Freeman, S. S. Judd.

Randolph, Kennebec Co., population *1140; fire limit, 640 acres; mercantile buildings, brick, wood and stone, two stories; dwellings, wood, two stories; department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hose carriage; 350 feet leather, poor; 1700 feet good hose; 1 large force pump; value of apparatus and supplies, \$1800; value of building, \$800; membership, 45, all paid; bell alarm. N. A. Reed.

WATER SUPPLY—River; 2 cisterns, supplied from roofs; capacity, 10,000 gallons daily; 10 hydrants. — Nash, Wm. Dudley.

Raymond, Cumberland Co., population 1132; frame buildings, one and two stories; shingle roofs permitted; 3 chemical hand extinguishers; no fire department.

WATER SUPPLY—Wells. O. B. Lane, Town Clerk.

Richmond, Sagadahoc Co., population *2000; buildings, wood, one to three stories; shingle roofs; department consists of 1 hand engine, 3 hose carriages; 300 feet rubber hose, good; 500 cotton, good; 800 linen, good; value of apparatus and supplies, \$1500; members, 35, volunteers; expenses in 1887, \$1200; bell alarm. J. H. Knights.

WATER SUPPLY—Gravity pressure; 1 reservoir; capacity, 1,000,000 gallons; pump capacity, Blake, 24 gallons to stroke; 4 miles street mains; 41 hydrants. J. L. Pushard, W. H. Sturtevant.

Rockland, Knox Co., population *7500; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; 5000 feet cotton, good; 95 men, paid part time; 4 horses. Francis Tighe.

WATER SUPPLY—Water-works, gravity; lake; 13 reservoirs, 75,000 gallons capacity each; 200 cisterns, 200,000 gallons capacity; 35 miles mains and supply pipes; 50 hydrants; pressure, 143 pounds. J. W. Crocker.

Saccarappa, Cumberland Co., population *6500; 2 hose carriages; 500 feet good cotton hose; 250 feet leather; hooks and ladders; bell and whistle alarm.

WATER SUPPLY—3 miles street mains; 7 hydrants. J. C. Seater, Town Clerk.

Saco, York Co., population *6396; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 5000 feet good cotton hose; 42 men, paid part time; 4 horses. A. Lord.

WATER SUPPLY—Water-works. Jas. Birney, N. McCusick.

Samford, York Co., population 1471; 1 steamer, owned by mills; 1 hand tub, owned by citizens; 4 force pumps. E. M. Goodall.

WATER SUPPLY—3 reservoirs, 3000 to 4000 gallons capacity each, supplied by wells and force pump. W. A. Fogg.

Searsport, Waldo Co., population 2322; area, 17,920 acres; fire limit, 1280 acres; causes of fires investigated; mercantile buildings, wood, two stories; wooden roofs; dwellings, wood, one and a half stories; 1 hand engine; 1 hose carriage; 400 feet rubber hose; 900 feet good linen; value of apparatus

and supplies, \$1000; 1 building used, value \$1000; 63 members, all paid; bell alarm. W. O. Barney.

WATER SUPPLY—6 cisterns, capacity 115,580 gallons daily. Jos. Field.

Skowhegan, Somerset Co., population 3860; area, 22,740 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; buildings, frame, two stories; wooden roofs; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 4000 rubber hose; 1000 feet good leather hose; 500 feet leather, poor; 2 horses used; value of apparatus and supplies, \$6000; 2 buildings owned, value \$1600; 80 members, 2 paid; annual expenses, \$600; whistle alarm. B. D. Savage.

WATER SUPPLY—20 reservoirs and 20 cisterns, supplied by force pumps and pipes from aqueduct. C. M. Branard, G. S. Webb.

South Berwick, York Co., population 2677; department consists of 3 hand engines, 3 hose carriages; 200 feet rubber-lined hose, new; 1500 leather, good; 6 volunteer members. J. S. Ford.

WATER SUPPLY—2 rivers, 3 ponds and 2 reservoirs. Walter Downs, Town Clerk.

South Paris, Oxford Co., population 1200; area, 100 acres; fire limit, same; causes of fires investigated; frame buildings, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet linen hose, 500 feet rubber hose, 1000 cotton, good; 300 feet leather, poor; value of apparatus and supplies, \$3000; 1 building owned, value \$1000; membership, 75, full paid; annual expenses, \$1200; bell alarm. A. E. Thustleff.

WATER SUPPLY—River and 12 cisterns; 22 hydrants. A. C. T. King, Town Clerk.

Springvale, York Co., population 1116; frame buildings; department consists of 1 hand engine, 1 hose carriage, 1 hand tub; 800 feet of hose, 500 rubber and 300 linen, good hooks, ladders, pails, etc.; 2 chemical extinguishers. E. F. Davenport.

WATER SUPPLY—Aqueduct leading from pond, gravity system; 4 miles street mains and supply pipes, diameter 2½ to 4½ inches; 4 hydrants, pressure 40 pounds. John A. Dennett.

Stockton, Waldo Co., population 1546; frame buildings, two and a half and three stories; shingle roofs; 1 hand engine; 3 hook and ladder trucks; 1 hose carriage; 200 feet of good linen hose; value of apparatus, etc., \$250; 25 men; bell alarm. C. Fletcher.

WATER SUPPLY—Wells, cisterns and springs. S. Merrihen.

Thomaston, Knox Co., population 3017; 1 steam engine; 2 hand engines; 5 hose carriages; 1 hook and ladder truck; 150 volunteers; 1400 feet hose, good; 400 feet poor. N. C. Mehan.

WATER SUPPLY—14 reservoirs; 25 hydrants; river and pond. A. F. Crocket, W. S. Gilchrist.

Topsham, Sagadahoc Co., population 1458; frame and brick buildings, two stories; shingle roofs; 1 hand engine; 1 hose carriage; 600 feet good rubber hose; 500 feet good cotton; value of apparatus, \$1200; 70 volunteer members; annual expenses, \$700; bell and whistle alarm. Ed. Beaumont.

WATER SUPPLY—River and 5 reservoirs. C. E. White, Town Clerk.

Waldoborough, Lincoln Co., population *3758; mercantile buildings, brick, two to three stories; shingle roofs; dwellings, frame, one and a half stories; 2 hand engines; 2 hose carriages; 150 feet good rubber hose; 50 poor; 450 feet linen; 100 feet good leather; value of apparatus and supplies, \$1500; 1 building in use, \$1500; bell alarm. John White.

WATER SUPPLY—Cisterns, river and reservoirs. C. P. Redman, P. E. Storer.

MAINE—Continued.

Waterville, Kennebec Co., population *7500; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 4300 feet good cotton hose; 1000 feet good linen (rubber lined); 50 volunteers. A. H. Plaisted.

WATER SUPPLY—River; 22 reservoirs, 250 to 500 hogheads capacity each; 15 miles street mains and supply pipes; 50 hydrants; pressure, 80 pounds. — Dennis, S. M. Heath.

West Waterville, Kennebec Co. See Oakland.

Winn, Penobscot Co., population 912; frame buildings, one and a half and two stories; shingle roofs permitted; 1 chemical engine, value \$400. C. J. Carll.

WATER SUPPLY—River. G. W. Young, Town Clerk.

Winterport, Waldo Co., population 2260; 1 chemical engine and hooks.

Winthrop, Kennebec Co., population 2146; wooden buildings, two stories; shingle roofs; 1 hook and ladder truck; 2 hose carriages; 1200 feet good cotton hose; 26 volunteer members; expenses in 1887, \$236; bell alarm. C. A. Wing.

WATER SUPPLY—Water-works; gravity pressure; 2 pumps; 3000 feet street mains; 10 hydrants. E. O. Kelley, Village Clerk.

Wiscasset, Lincoln Co., population 1847; buildings, brick and wood, one to three stories; department consists of 2 hand engines, 2 hose carriages; 200 feet rubber-lined hose, new; 1050 leather, good; members 100, full paid; expenses in 1887, \$300; steam whistle and bell alarm. Fire warden, E. B. Neal.

WATER SUPPLY—River and wells. Town Clerk, S. Holbrook.

Woodfords, Cumberland Co., population 1350; fire department consists of 1 hose carriage; quantity of hose.

WATER SUPPLY—Hydrants.
Report of 1887.

Yarmouth, Cumberland Co., population *1100; area, 6500 acres; fire limit, 4000 acres; fireworks

ordinance; buildings, wood, two stories; no fire department.

WATER SUPPLY—Cisterns and rivers.
Report of 1886.

The following places have no fire protection: Albion, Kennebec Co., population 119. Blue Hills, Hancock Co., population 2213. Bristol, Lincoln Co., population 3196. Brooksville, Hancock Co., population 1419. Buxton Centre, York Co., population 2260. Canaan, Somerset Co., population 1276. Cape Elizabeth Depot, Cumberland Co., population 5302. Corinth, Penobscot Co., population 1300; water supply, wells. Deer Isle, Hancock Co., population 3266. Dresden, Lincoln Co., population 950. Falmouth, Cumberland Co., population 1622. Fort Kent, Aroostook Co., population 1512. Hancock, Hancock Co., population 1193. Hodgdon, Aroostook Co., population 1185. Jefferson, Lincoln Co., population 1824. Lebanon, York Co., population 1600. Levant, Penobscot Co., population 1100. Limerick, York Co., population 1254. Litchfield, Kennebec Co., population *1100. Lovell, Oxford Co., population 1074; water supply, wells. Madison, Somerset Co., population *1500. Millbridge, Washington Co., population *2000. Monticello, Aroostook Co., population 965. Mt. Desert, Hancock Co., population 1017. New Gloucester, Cumberland Co., population 1382. New Sharon, Franklin Co., population 1306. North Isleborough, Waldo Co., population 1220. Orland, Hancock Co., population 1701. Palermo, Waldo Co., population 1118; water supply, wells and mill pond. Penobscot, Hancock Co., population 1341. Perry, Washington Co., population 1149. Poland, Androscoggin Co., population 2442. Princeton, Washington Co., population 1076. St. Albans, Somerset Co., population 1394. Saint George, Knox Co., population 2875. Searsmont, Waldo Co., population 1318. Shapleigh, York Co., population 1128. Sullivan, Hancock Co., population 1023. Sumner, Oxford Co., population 1016. Turner, Androscoggin Co., population 2285. Wells, York Co., population 2450. West Burton, York Co., population *1000. West Gardiner, Kennebec Co., population 977. West Gouldsborough, Hancock Co., population 1825. West Harpwell, Cumberland Co., population 1772. Whitefield, Lincoln Co., population 1510. Wilton, Franklin Co., population 1739. York, York Co., population 2462.

MARYLAND.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Annapolis, Anne Arundel Co., population 7000; brick and frame buildings, two and three stories; fireworks ordinance; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; siamese couplings used; 600 feet new rubber hose; 2500 feet good; 150 members; bell alarm; apparatus and equipment of Naval Academy is available in emergencies. W. D. Barie.

WATER SUPPLY—2 rivers; 2 reservoirs, capacity 6,000,000 gallons; street mains; diameter, 4 to 8 inches; 45 hydrants; pressure, 38 pounds to square inch. W. H. Gorman, E. S. Riley.

Baltimore, Baltimore Co., population 417,000; area, 10,880 acres; fire limit same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three to seven stories; dwellings, brick, three to five stories; department consists of 13 steam engines, 36 chemical hand extinguishers, 5 hook and ladder trucks, 26 hose carriages; 16,400 feet rubber hose; 15,400 feet good

cotton hose; 80 horses; value of apparatus and supplies, \$165,000; value of buildings in use, \$192,000; 216 members; 95 full paid; 121 part paid; annual expenses, \$201,609; telegraph alarm; 233 street boxes. Chief selected by fire commissioners. The patrol incorporated and supported by insurance companies; 6 permanent members; annual cost of maintaining patrol, \$6405. J. M. Hennick.

WATER SUPPLY—Gravity and pumping system; 7 reservoirs; capacity 200,000,000 gallons daily; 325 miles street mains; diameter, 1½ to 40 inches; 1050 hydrants; pressure, 20 to 75 pounds; annual expenses of water department, \$700,000.

Belt of Baltimore, Baltimore Co., surrounding Baltimore city, extending from city limit three miles, population 10,000; area, 22,400 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department, 9 chemical engines, 12

chemical hand extinguishers, 3 hook and ladder trucks; 1800 feet good rubber hose; 20 horses; value of apparatus and supplies, \$40,000; 8 buildings in use, value \$20,000; 68 members; 20 full paid; 48 part paid; annual expenses, \$15,000. Chief elected by county commissioners. R. K. Martin, A. J. King.

Bel Air, Harford Co., population about *1500; area, 1200 acres; fire limit, 340 acres; frame and brick buildings; 1 hook and ladder truck; value of apparatus, etc., \$100; 1 building in use, value \$100; bell alarm.

WATER SUPPLY—Wells.
Report of 1887.

Cambridge, Dorchester Co., population *3675; 1 steamer; 1 hand engine; 3 hose carriages; 100 members; 2000 feet cotton hose; 300 linen; 200 good leather; 1 hook and ladder truck, with a fire extinguishers. H. A. Joyce.

WATER SUPPLY—Wells, river and creek. C. V. Bingley, Town Clerk.

Chestertown, Kent Co., population 2360; area, 100 acres; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, brick and wood, two and three stories; department, consists of 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 700 feet rubber hose; 100 feet good leather; value of apparatus and supplies, \$2000; 2 buildings owned, value \$1200; 30 volunteer members; bell alarm. W. T. Sutton.

WATER SUPPLY—Pumps and wells; reservoir; 29 fire plugs. J. N. Wheatley, Town Clerk.

Crisfield, Somerset Co., population *3000; use of fireworks prohibited; brick buildings, two stories; 1 steam fire engine; 1 hose carriage; siamese couplings used; 900 feet good rubber hose; value of apparatus \$5500; 1 building in use, value \$750; volunteer department; 1 paid member; bell alarm; fire patrol, supported by subscription and tax. C. E. Bullard.

WATER SUPPLY—Wells; river. W. R. Reese, Town Clerk.

Cumberland, Allegany Co., population 10,693; area, 1300 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 400 feet linen hose, 2000 feet leather hose, good; value of apparatus, \$2000; value of buildings owned, \$10,000; bell and whistle alarm. W. A. Hart.

WATER SUPPLY—Water-works, direct pumping system; 30 miles of mains; diameter of largest, 12 inches; smallest, 3 inches; number of hydrants, 100; pressure, 130 pounds; annual expenses of water department, \$8000. R. I. Morris, H. Resley.

Easton, Talbot Co., population *4000; 1 steam engine; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber hose; 50 feet cotton, good; 50 feet linen, good; 500 feet leather, good; 60 men, volunteers. E. Roberts.

WATER SUPPLY—Water-works, direct pressure and stand-pipe. D. D. Burrows, D. R. Cox.

Elkton, Cecil Co., population 2000; 2 hand engines; 600 feet poor leather hose.

WATER SUPPLY—Pumps.

Emmitsburgh, Frederick Co., population 1000; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet leather hose, good; 50 members. G. T. Eyster.

WATER SUPPLY—1 reservoir.

Fort McHenry, Baltimore Co.; buildings, wood, one and a half stories; department consists of 4 chemical hand extinguishers, 4 hook and lad-

der trucks, 2 hose carriages; 1000 feet rubber hose, good; 2560 feet cotton, good; trumpet alarm.

WATER SUPPLY—Water-works; direct pressure, artesian well; 10 hydrants. C. Officer.

Frederick, Frederick Co., population 8500; 3 steam engines; 2 hook and ladder trucks; 4 extinguishers; 10 hose carriages; 2000 feet good rubber hose; 200 feet leather hose; 700 men, volunteers.

WATER SUPPLY—Artesian wells; gravity pressure; plugs. C. N. Hahn.

Frostburg, Allegany Co., population 5000; fireworks ordinance; mercantile buildings, brick, one to three stories; wooden roofs permitted; dwellings, frame, two and one-half stories; department consists of 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet rubber hose, good; value of apparatus and supplies, \$1300; 1 building in use owned by city, value \$5000; bell alarm; membership 60, all volunteer. Chief elected by companies.

WATER SUPPLY—2 reservoirs, supplied from springs; 5 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; number of hydrants, 36. D. J. Williams, James Hanson.

Hagerstown, Washington Co., population *10,000; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 2 steam engines, 3 hand engines, 1 hook and ladder truck, 11 hose carriages; siamese couplings used; 2500 feet cotton; 1500 leather; value of apparatus and supplies, \$12,500; 5 buildings owned, value \$30,000; membership, 900, 5 paid; annual expenses, \$1000; bell alarm.

WATER SUPPLY—Gravity pressure; 1 reservoir, supplied by springs, capacity, 20,000,000 gallons; 16 miles street mains and supply pipes; diameter of largest main, 12 inches; smallest, 4 inches; 59 hydrants; pressure, 135 pounds. M. Mannig, J. F. Fechtig.

Havre de Grace, Harford Co., population *3500; 1 hose carriage; 2000 feet hose. J. L. McVey.

WATER SUPPLY—7 miles street mains, supplied by pumps from river; 40 fire plugs, pressure 120 pounds; 1 reservoir, capacity 4,000,000 gallons.

Lonaconing, Allegany Co., population *5000; frame buildings; volunteer department, 20 members; 1 hand fire engine; 1 hose carriage; 350 feet good linen hose; apparatus valued at \$1500. S. Berber, Jr.

WATER SUPPLY—Creeks and streams.

Mechanicstown, Frederick Co., population *849; buildings, brick and wood, two stories; department consists of 2 hose carriages; expenses in 1887, \$120; bell alarm.

WATER SUPPLY—Gravity pressure, 1 reservoir; 2 miles street mains; 18 hydrants; pressure, 90 pounds. S. Binly, H. Coret.

Port Deposit, Cecil Co., population *2500; 2 steam engines; 2 hose carriages; 1300 feet of new cotton hose, 600 feet linen hose, 750 feet old rubber hose; volunteer department, 59 men. G. A. Einwachter.

WATER SUPPLY—River. J. F. Mohrlein, Town Clerk.

Saint Michael's, Talbot Co., population *1175; 1 hand engine, buckets and ladders. S. F. Lewis.

WATER SUPPLY—Wells. H. C. Dodson, Town Clerk.

Salisbury, Wicomico Co., population 2581; area, 1200 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 1

MARYLAND—Continued.

hand engine, 1 chemical hand extinguisher, hook and ladder truck; 3 hose carriages; alamese couplings used; 1000 feet rubber hose, good; 1000 poor; value of apparatus and supplies, \$6500; buildings owned, value \$500; membership 135, all volunteers; annual expenses, \$30; bell alarm. Chief elected by board of town commissioners; fire patrol, volunteer, 25 members.

WATER SUPPLY—River and mill ponds. John Owings, Town Clerk.

Snow Hill, Worcester Co., population 1276; wood buildings, two stories; department consists of 1 hook and ladder truck; steam whistle and bell alarm.

WATER SUPPLY—River, wells and pumps. C. Parker, Town Clerk.

Union Bridge, Carroll Co., population 1000; brick and frame buildings, two and three stories; department consists of 1 hook and ladder truck, 2 hose carriages, 2 hand extinguishers; 500 feet 2½-inch good hose; value of apparatus and supplies, \$2000; 37 volunteer members; bell alarm. W. H. Marshall.

WATER SUPPLY—1 reservoir, capacity 300,000 gallons. J. Hullenburger, S. Sheppard.

Westminster, Carroll Co., population 3000; fireworks ordinance; mercantile buildings, brick three stories; wooden roofs; brick dwellings, two and three stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 400 feet good rubber hose; 1200 feet leather; value of apparatus and supplies, \$3500; 1 building owned, value \$5000; 50 volunteer members; annual expenses, \$150; bell alarm. F. K. Herr.

WATER SUPPLY—Water-works; 5 miles street mains; 42 fire plugs; natural pressure. C. H. Bachman.

The following places have no fire protection: Barton, Allegany Co., population 1112. Beria, Worcester Co., population 1855. Chesapeake City Cecil Co., population 1402. Ellicott City, Howard Co., population *1815. Govanstown, Baltimore Co., population 1217. Greenborough, Caroline Co., population 1000. Mt. Washington, Baltimore Co., population 1062. Newton, Worcester Co. population *2200. Petersville, Frederick Co., population 2603. Pocomoke, Worcester Co., population *2200. Relay, Baltimore Co., population 1000. Sharpsburgh, Washington Co., population 1000. water supply, springs and wells. Stockton, Worcester Co., population 2836. Williamsport, Washington Co., population 1800. Woodberry, Baltimore Co., population 4610.

MASSACHUSETTS.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Ablington, Plymouth Co., population 13996; frame buildings, two and three stories; shingle roofs permitted; department consists of hook and ladder trucks, 4 hose carriages; 2500 feet of good hose; value of apparatus and supplies, \$3000; 4 buildings used; 80 part paid members; bell alarm. Chief elected by board of engineers. A. H. Wright.

WATER SUPPLY—Water-works; stand-pipe; 97 hydrants; pressure, 70 pounds. G. M. Church, Town Clerk.

Acton, Middlesex Co., population 1797; hooks, ladders and pails.

WATER SUPPLY—River.

Adams, Berkshire Co., population *10,000; mercantile buildings, frame and brick, two stories; shingle roofs permitted; dwelling, frame, one to three stories; department consists of 6 hose carriages; 10,000 feet linen hose, good; value of apparatus and supplies, \$4000; 4 buildings owned by department; membership 50, all volunteers; annual expenses, \$50; bell alarm. Chief elected by the town. A. B. Mole.

WATER SUPPLY—Reservoir, supplied from spring; gravity; 10 miles street mains and supply pipes; diameter, 12 to 4 inches; 137 hydrants; water pressure, 120 pounds. C. A. Waters, F. H. B. Munson.

Amesbury, Essex Co., population *10,000; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 8000 feet good hose; volunteer fire department, 250 men. C. A. Nayson.

WATER SUPPLY—Reservoir holding 2,500,000 gallons; 50 hydrants; pipes, 6 to 8 inches; pressure, 100 pounds. Bailey Osgood, N. E. Collins.

Amherst, Hampshire Co., population 14199; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 1 extension ladder; 3 hose carriages; 1300 feet cotton hose, good; 750 feet leather, good;

paid department, 38 men; expenses for 1887, \$700. W. H. H. Morgan.

WATER SUPPLY—Water-works, gravity pressure 7 reservoirs; 8 miles street mains and supply pipes 36 hydrants. P. D. Irish, E. D. Bangs.

Andover, Essex Co., population 15711; 2 steam engines; 2 hose carriages; 1 hook and ladder truck 60 men, part paid; electric alarm. Geo. W. Chandler.

WATER SUPPLY—Water-works; 16 hydrants. Geo. A. Putnam, Town Clerk.

Arlington, Middlesex Co., population 5000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet good linen hose; 55 men, volunteers; 2 horses. Chas. Gott.

WATER SUPPLY—Water-works, gravity pressure 12 miles of mains; 98 hydrants. Thomas Roda. B. D. Lock.

Asburnham, Worcester Co., population 1001 frame buildings, two stories; department consists of 2 hand engines, 3 hose carriages; 300 feet cotton hose, good; 300 poor; 600 feet leather hose, good 200 poor; value of apparatus and supplies, \$2000 2 buildings owned, value \$2800; membership, 100 volunteers; annual expenses, \$976; bell alarm. Chief elected by selectmen.

WATER SUPPLY—Springs; gravity; 1 mile mains 6 hydrants. W. R. Adams. Report of 1886.

Ashby, Middlesex Co., population 1821; frame buildings, two stories; department consists of 1 chemical engine; value of apparatus, \$1200; membership, 30, all volunteers; expenses in 1887, \$65; bell alarm. C. O. Green.

WATER SUPPLY—Wells. J. W. Sheldon, Town Clerk.

Ashland, Middlesex Co., population 2633; area, 767½ acres; fire limit, same; fireworks ordinance; 11 mercantile buildings, wood and brick, two to four

stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1650 feet cotton hose, good; 500 feet good leather hose; 4 horses hired; value of apparatus and supplies, \$7700; 1 building owned, value \$2000; membership, 40; annual expenses, \$1334; bell alarm. Chief appointed by selectmen. G. C. Fluke.

WATER SUPPLY—River, brooks and ponds. A. Moss, Town Clerk.

Athol, Worcester Co., population 5000; fire limit, 1000 acres; mercantile buildings, wood and brick, three stories; wooden roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose, 350 feet rubber, 4000 cotton, 850 leather, good; value of apparatus and supplies, \$8000; value of buildings, \$1500; 1 rented at \$40 per year; membership 50, part paid; annual expenses, \$4300; bell alarm. J. A. Carter.

WATER SUPPLY—3 reservoirs, supplied by brooks; gravity pressure; 10 miles street mains; diameter, 4 to 12 inches; 50 hydrants; pressure, 150 pounds; annual expenses of water department, \$4500. R. B. Boyce, John D. Holbrook.

Attleboro, Bristol Co., population 7500; fire limit, 2700 acres; mercantile buildings, wood, three stories; wooden roofs; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet cotton hose, 1800 feet leather, good; value of apparatus and supplies, \$6000; 2 buildings owned; value \$10,000; membership 41, part paid; annual expenses \$2000; telegraph alarm. Chief elected by district. D. H. Smith.

WATER SUPPLY—Direct pumping system; 1 reservoir, capacity 4,000,000 gallons daily; daily consumption 120,000 gallons; 13 miles of street mains and pipes; diameter, 4 to 10 inches; 100 hydrants; pressure, 80 pounds. G. B. Fitz, John O. Bates.

Ayer, Middlesex Co., population 2231; area, 5760 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of hand engine, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber lined hose; 200 feet cotton, good, 1000 feet leather, good; 400 feet poor; value of apparatus and supplies, \$3000; 1 building used, value, \$800; membership 75; 71 full paid members, 4 part paid; annual expenses, \$734; bell and whistle alarm. Chief elected by board of engineers. H. C. Sherwin.

WATER SUPPLY—5 reservoirs, supplied by pumping and springs; canals and brooks. A. Fenner, Town Clerk.

Barre, Worcester Co., population 2093; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2000 feet good hose; value of apparatus and supplies, \$4000; annual expenses, \$800; bell alarm. Chief elected by board of engineers. B. F. Brooks.

WATER SUPPLY—Large reservoirs and stream. J. C. Bartholomew, Town Clerk.

Belchertown, Hampshire Co., population 2307; buildings, wood, two and three stories; wooden roofs; department consists of a chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$400; 15 volunteer members. R. E. Fairchild.

WATER SUPPLY—Wells. W. B. Grover, Town Clerk.

Belmont, Middlesex Co., population 11639; area, 2700 acres; fire limit, same; frame buildings, two and one-half stories; shingle roofs; department, 2 hand engines, 1 chemical engine, 2 hose car-

riages; 600 feet good cotton hose, 400 feet poor; 200 feet linen; 300 feet good leather; value of apparatus and supplies, \$300; value of buildings owned, \$1500; 78 volunteers; annual expenses, \$938; bell alarm. D. Cheney.

WATER SUPPLY—3 reservoirs, supplied from brooks; capacity 85,000 gallons daily. W. J. Underwood, W. L. Cheny.

Beverly, Essex Co., population 19186; area, 860 acres; fire limit, same; fireworks ordinance; frame buildings, two to four stories; shingle roofs permitted; department consists of 3 steam engines, 3 hand engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; 9000 feet good hose; 4 horses; value of apparatus and supplies, \$55,000; 207 volunteer members; annual expenses, \$7000; telegraph alarm. Chief elected by the board. Levi K. Goodhue.

WATER SUPPLY—Reservoir and direct pumping system; 50 miles street mains and supply pipes; diameter, 4 to 20 inches; 152 hydrants; pressure, 60 pounds; annual expenses of water department, \$17,000. Charles Pickett, Wm. H. Lovett.

Billerica, Middlesex Co., population 2400; 1 hand engine; 1 hose carriage; 100 feet good linen hose; 300 feet rubber-lined, new; 100 feet leather, fair; 50 men paid part time; auxiliary apparatus covering the village; 3 rotary force pumps; 2500 feet linen and rubber-lined hose and hose carriage; hose company, 10 men, connected with Talbot mills, and 1 rotary force pump; 1000 feet linen and rubber-lined hose and hose carriage, connected with Faulkner mills; both systems can be combined.

WATER SUPPLY—Wells, cisterns and river. Dudley Foster, Town Clerk.

Blackinton, Berkshire Co., population 900; frame buildings, two to four stories; wooden roofs permitted; 1 hose carriage; 500 hand grenades; 2000 feet of good cotton hose; 50 feet leather, good; value of apparatus and supplies, \$1000; automatic fire alarm; no department.

WATER SUPPLY—River and mountain springs; water-works; reservoir, 250,000 gallons; gravity and direct pressure; 3 force pumps; 20 hydrants; pressure, 130 pounds. Daniel Eadie.

Blackstone, Worcester Co., population 15435; 1 steam engine; 1 hose carriage; 1500 feet good cotton hose; 20 volunteers; 2 horses. J. J. Dorsey, M. Carroll.

Bolton, Worcester Co., population 1876; brick and frame buildings, one and a half and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, with buckets and force pump; value of apparatus, \$200; 20 volunteer members; bell alarm. C. H. Sawyer.

WATER SUPPLY—Brook and wells. A. S. Haynes, Town Clerk.

Boston, Suffolk Co., population 400,000; area, 22,922 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, five to seven stories; dwellings, brick, three stories; department consists of 34 steam engines, 9 chemical engines, 41 hose carriages, 15 hook and ladder trucks, 1 fireboat, 1 water tower, 1 aerial ladder, 25 supply wagons; in reserve, 7 engines, 1 chemical, 1 hose cart, 15,219 feet of hose, 3 hook and ladder trucks; siamese couplings used; 63,086 feet of hose; 5196 feet rubber; 48,857 feet cotton; 600 feet linen; 2148 feet chemical; 917 feet suction; 2334 feet hand; 176 horses; value of apparatus, supplies, \$500,000; 54 buildings owned by city; membership, 700; full paid members, 400; part paid, 300; annual expenses, \$693,000; fire alarm telegraph, 361 street boxes. Chief appointed by fire commissioners. Fire patrol, incorporated and supported by underwriters, 18 members; annual expenses of water patrol, \$26,800. L. P. Weber.

WATER SUPPLY—238 reservoirs, capacity 300 to

MASSACHUSETTS—Continued.

500 hogheads per day; 425 miles of street mains; diameter, 4 to 48 inches; 4669 hydrants; pressure, 10 to 95 pounds; annual expenses of water department, \$333,500. Water Commissioners in charge. Joseph H. O'Neil, City Clerk.

Bradford, Essex Co., population 13106; department consists of 1 steamer, 1 hose carriage, 1 supply wagon; 2900 feet good linen hose; 15 paid members; electric alarm. S. F. Mills.

WATER SUPPLY—6 reservoirs; high pressure water-works to be erected. A. Thurston Dolloff, Town clerk.

Braintree, Norfolk Co., population 14040; fire-works ordinance; causes of fires investigated; mercantile buildings, wood, two and three stories; wooden roofs; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1250 feet good rubber hose, 100 poor; 2500 feet good cotton, 250 poor; 600 feet poor linen; 400 feet good leather; factories have force pumps and hose; 4 horses in use; value of apparatus and supplies, \$12,000; 3 buildings owned, value \$4200; membership, 125; full paid; annual expenses, \$2000; bell alarm. F. O. Whitmarsh.

WATER SUPPLY—Reservoir and ponds; water-works. S. A. F. Marshfield, S. A. Bates.

Bridgewater, Plymouth Co., population 13837; frame buildings; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet good hose; value of apparatus and supplies, \$6000; 1 building owned, value \$1500; electric bell alarm.

WATER SUPPLY—River and 16 reservoirs. Report of 1887.

Brockton, Plymouth Co., population 123,783; department consists of 4 steam engines, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 6 hose carriages; 10,000 feet good cotton hose, rubber-lined; 118 call men; telegraph alarm, 29 boxes; 12 horses owned by city. Chas. Eaton.

WATER SUPPLY—Water-works, gravity system; 500,000 gallons capacity; 1 reservoir; 40 miles of mains, 451 hydrants. W. F. Clearland, D. W. C. Packard.

Brookfield, Worcester Co., population 13013; frame buildings, two stories; shingle roofs; department consists of 2 hand engines, 2 hose carriages, 1 steam pump; 1600 feet good hose; value of apparatus and supplies, \$4000; 2 buildings owned, value \$16,000; 103 volunteer members; annual expenses, \$600; bell and whistle alarm. Chief appointed by selectmen.

WATER SUPPLY—8 reservoirs; 7 cisterns. Report of 1887.

Brookline, Norfolk Co., population 9700; 1 steam engine; 1 chemical extinguisher; 1 hook and ladder truck; 3 hose carriages; 6000 feet good cotton hose; 2000 feet poor; 6 men paid full time, 55 volunteers; 9 horses; telegraph alarm. G. B. Johnson.

WATER SUPPLY—Water-works, direct and gravity pressure; 1 reservoir; stand-pipe; 2,000,000 gallons capacity; 40 miles of street mains and supply pipes; 215 hydrants. F. F. Forbes.

Report of 1887.

Buckland, Franklin Co. See Shelburne Falls.

Cambridge, Middlesex Co., population 68,000; area, 4314 acres; no fire limits; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, frame and brick, two and a half stories; department consists of 6 steam engines, 1 chemical engine, 2 hook and ladder trucks, 6 hose carriages; two-way siamese couplings used; 10,500 feet good cotton hose; 24 horses;

value of apparatus and supplies, \$78,000; 7 buildings used, value \$107,000; 2 rented, \$100 per annum; 98 members; 24 full paid; part paid, 74; annual expenses, \$51,085; automatic alarm, 70 street boxes. Chief appointed by Mayor and approved by council. Thomas J. Casey.

WATER SUPPLY—Direct pumping; reservoir, capacity 5,000,000 gallons daily; 90 miles street mains; diameter, 3 to 30 inches; 621 hydrants; pressure, 30 pounds; annual expenses of water department, \$29,859. Hiram Nevins, Walter W. Pike.

Campello, Plymouth Co. See Brockton.

Canton, Norfolk Co., population 14380; area, 12,000 acres; fire limit, same; causes of fires investigated; frame and brick buildings, two stories; 1 steamer; 2 hand engines; 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3000 feet good cotton hose; value of apparatus, \$10,000; buildings in use; 63 volunteer members; expense for 1887, \$2000. Charles Ellis.

WATER SUPPLY—River and wells; works in course of construction. Gerald Healy, Town Clerk.

Chelmsford, Middlesex Co., population 12222; ladders, buckets, hooks, etc., value, \$300.

Chelsea, Suffolk Co., population 128,000; area, 2400 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs; dwellings, wood, two and a half and three stories; department, 3 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 200 feet rubber hose; 8000 feet cotton, good; 12 horses; value of apparatus and supplies, \$52,000; 5 buildings owned, value \$73,250; membership, 77; all paid members; annual expenses, \$26,000; telegraph alarm, 26 street boxes. Richard Butler.

WATER SUPPLY—17 reservoirs, capacity 500,000 gallons daily; gravity; 4 wells; 32 miles street mains; diameter, 3 to 16 inches; 160 hydrants; pressure, 45 pounds; annual expenses of water department, \$17,845. Boston Water Board, G. B. Gurney.

Cheshire, Berkshire Co., population 1500; buildings, wood, two stories; no fire department.

WATER SUPPLY—Gravity pressure; 1 reservoir, 2 1/2 miles mains; 10 hydrants; pressure, 125 pounds. J. B. Fasman, J. G. Northrup.

Chicopee, Hampden Co., population 111,526; fire limit, 640 acres; mercantile buildings, brick, three and four stories; shingle roofs permitted; dwellings, brick and wood, two and a half and three stories; department consists of 1 steam engine, 2 chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2900 feet rubber hose, good; 2000 feet leather, good; 300 feet poor; value of apparatus and supplies, \$22,710; 2 buildings owned by department, value \$4300; membership, 108, paid annual expenses, \$5000; bell alarm. Chief elected by department. P. M. Judd.

WATER SUPPLY—10 reservoirs; capacity, 15,000 gallons daily; 1 miles street mains, diameter 3 to 8 inches. 34 hydrants; pressure, 65 pounds; annual expenses water department, \$1500. W. C. McLellan, John D. White.

Chicopee Falls, Hampden Co., population 4500; buildings, frame and brick, two to four stories; wooden roofs; department consists of 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 700 feet hose, good; 750 feet fair; 800 feet second class; value of apparatus and supplies, \$6000; membership, 62, volunteers, annual expenses, \$500; bell alarm. O. K. Batchelder.

WATER SUPPLY—River; water-works; gravity system; 5 miles street mains; 46 hydrants; 4 force

pumps; pressure, 55 to 100 pounds; 1 reservoir. H. J. Boyd.

Clinton, Worcester Co., population 10,500; area, 2560 acres; fire limit, same; mercantile buildings wood and brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 300 feet rubber, 1300 cotton, 2510 leather hose; 2 horses; 3 buildings used; membership, 69, 1 full paid member, 68 part paid; annual expenses, \$4000; steam gong alarm. C. C. Stone.

WATER SUPPLY—3 reservoirs, supplied by streams; gravity pressure; capacity 6,000,000 gallons daily; 11¼ miles street mains; diameter, 6 to 16 inches; 133 hydrants. H. H. Love, John F. Phillips.

Cochituate, Middlesex Co. See Wayland.

Cohasset, Norfolk Co., population *2230; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; membership 60, volunteers.

WATER SUPPLY—Driven wells. D. N. Tower, N. B. Tower.

Concord, Middlesex Co., population 13727; area, 50,000 acres; fire limit, same; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 2 hand engines, 3 hose carriages, 2 hook and ladder trucks; 2200 feet rubber-lined hose; 1200 feet good cotton hose; value of apparatus and supplies, \$4500; 3 buildings owned; value, \$2000; 77 members, full paid; annual expenses, \$1500; bell alarm. Chief elected by department. Denmore B. Hosmer.

WATER SUPPLY—Direct pressure; 1 reservoir, supplied from pond; 24 miles street mains and supply pipes; diameter of largest, 12 inches; 103 hydrants; pressure, 50 pounds; annual expense of water department, \$811. John O. Haskell, Geo. Heywood.

Conway, Franklin Co., population 11573; 1 hand engine; 1 hose carriage; 400 feet good cotton hose; 50 feet new leather hose, 500 feet poor; 200 feet new linen hose; 30 volunteer members.

WATER SUPPLY—River. H. W. Billings, Town Clerk.

Cottage City, Dukes Co., population 4500; buildings, wood, two and a half to four stories; shingle roofs; 1 steamer; 2 chemical engines; 1 hook and ladder truck; 3 hose carriages; 2000 feet good cotton hose, 50 feet poor; value of apparatus and supplies, \$20,000; 80 members, 2 paid part time; expenses in 1887, \$1500; electric alarm; 7 street boxes. Geo. W. Smith.

WATER SUPPLY—Water-works, direct pressure; Knowles pumps; 1 mile street mains; 9 hydrants; pressure, 100 pounds. Robert H. Chase, H. H. Davis.

Dalton, Berkshire Co., population 2600; buildings, brick and wood, three stories; department consists of 6 hose carriages; mills have hose companies, from 500 to 1000 feet hose each; 1000 feet rubber lined hose, good; whistles and bell alarm. C. Emmon.

WATER SUPPLY—Gravity system; 1 reservoir, capacity 1,000,000 gallons; 6 miles street mains; 51 hydrants, pressure 137 to 150 pounds. Homer Bicknell, City Clerk.

Danvers, Essex Co., population *7048; area, 7680 acres; fireworks ordinance; buildings, wood, two to four stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 9 hose carriages; 1000 feet rubber hose, 2000 feet cotton, good; 500 feet linen, poor; 1000 feet leather, good; value of apparatus and supplies, \$2275; value of buildings in use, \$4600; membership, 100; annual expenses, \$2233; bell and whistle alarm. Chief elected by board of engineers.

WATER SUPPLY—Aqueduct, pumping system; 31¼ miles street mains; diameter, 6 to 16 inches;

200 hydrants; pressure, 50 to 85 pounds; annual expenses of water department, \$16,894. H. Newhall.

Report of 1886.

Dedham, Norfolk Co., population 16441; fireworks ordinance; mercantile buildings, usually frame, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 4 chemical extinguishers, 1 steam engine, 5 hand engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 600 feet rubber hose, good; 1700 poor; 3750 feet cotton hose, good; value of apparatus and supplies, \$8000; 7 buildings owned by department, value \$15,000; membership, 110; all volunteers; annual expenses, \$3000; bell alarm. Chief elected by engineers, who are appointed by selectmen. G. A. Guild.

WATER SUPPLY—Gravity system; water-works and 17 cisterns; 10 miles street mains; diameter, 4 to 10 inches; number of hydrants, 104, pressure 40 to 60 pounds; water department owned by private company. W. F. Hill, D. G. Hill.

Deerfield, Franklin Co., population 13042; fire department owns hooks, ladders, extinguishers, pumps, pails, etc. H. C. Childs, Town Clerk.

Douglas, Worcester Co., population 2205; 1 engine; volunteer company.

WATER SUPPLY—Wells and cisterns. Thos. Meek, Town Clerk.

Dracut, Middlesex Co., population 11927; frame buildings, two stories; 1 hose carriage; 1200 feet linen hose. Owned by mills.

WATER SUPPLY—Brooks.

Dudley, Worcester Co., population 12742. See Webster.

East Bridgewater, Plymouth Co., population 810; buildings, wood, one and a half and two stories; shingle roofs; department consists of 1 hand engine, 2 hook and ladder trucks; value of apparatus and supplies, \$300; 50 volunteer members; expenses in 1887, \$150; bell alarm. Minot S. Cowles.

WATER SUPPLY—Stand-pipe; 1 reservoir, capacity 450,000 gallons; gravity pressure; 10 miles street mains; 30 hydrants; pressure, 75 pounds. Mudge & Co., Frank Smith.

East Brookfield, Worcester Co., population *1000; area and fire limit, 1800 acres; fireworks ordinance; frame buildings principally; 1 hand engine; 1 hose carriage; 300 feet good cotton hose; 200 linen and 100 leather, poor; 300 leather; value of apparatus, etc., \$25,000; 1 building used, value \$1000; 55 members, 48 paid; expenses in 1885, \$300.

WATER SUPPLY—3 reservoirs, ponds and 1 natural spring.

Report of 1886.

Easthampton, Hampshire Co., population 14201; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber hose; 1000 feet good linen; 62 volunteers. H. A. Goodenough.

WATER SUPPLY—Water-works; direct pressure; 3 miles of mains; 39 hydrants.

Report of 1887.

East Stoughton, Norfolk Co.; buildings, wood, two to four stories; wooden roofs permitted; department consists of 1 steamer, 1 hand engine, 2 hose carriages; 2250 feet cotton hose; 300 feet good leather; 3 horses; value of apparatus and supplies, \$6000; 15 full paid members; expenses in 1887, \$2000; bell alarm. John Geary.

WATER SUPPLY—3 reservoirs. H. C. Kimbell, Town Clerk.

East Weymouth, Norfolk Co. See Weymouth.

MASSACHUSETTS—Continued.

Edgartown, Dukes Co., population 1165; fireworks ordinance; causes of fires investigated; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck; 500 feet cotton hose; 500 feet good leather; 1 building owned, value \$800; 30 members, all paid; annual expenses, \$150; bell alarm. R. E. Norton.

WATER SUPPLY—Bav; 3 wells of 50 barrels each. John A. Baylies, Town Clerk.

Enfield, Hampshire Co., population 11010; 1 hand engine; 1 hose carriage; 250 feet good rubber hose.

WATER SUPPLY—River. Charles Richards, Town Clerk.

Essex, Essex Co., population *1735; area, 7839 acres; frame buildings, two stories; shingle roofs; department consists of 2 hand engines, 2 hose carriages, 1 hook and ladder truck; siamese couplings used; 1100 feet cotton hose, good; value of apparatus and supplies, \$4500; 2 buildings owned, value \$3000; membership, 90, full paid; annual expenses, \$600; bell alarm. L. E. Burnham.

WATER SUPPLY—River and wells. N. Burnham, Town Clerk.

Everett, Middlesex Co., population *8000; area, 2300 acres; frame buildings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1900 feet cotton hose, good; 700 feet leather, poor; 2 horses; value of apparatus and supplies, \$7000; value of buildings, \$2500; membership, 25; 1 full paid; part paid, 24; annual expenses, \$2700; bell alarm and telegraph alarm. Chief chosen by engineers. Joseph Swan.

WATER SUPPLY—Reservoir system; 16 miles street mains and supply pipes; diameter, 4 to 16 inches; 80 hydrants; pressure, 55 pounds; annual expenses of water department, \$2400. J. H. Cannell, Town Clerk.

Fairhaven, Bristol Co., population 12820; 6400 acres; fireworks ordinance; causes of fires investigated; frame buildings, two and four stories; shingle roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 1270 feet cotton hose, good; 600 poor; value of apparatus and supplies, \$5000; 3 buildings owned by department, value \$3000; membership, 29, full paid; annual expenses, \$1500; bell alarm. Chief elected by selectmen. F. R. F. Harrison.

WATER SUPPLY—7 reservoirs; supplied from springs, capacity 300 gallons daily; river and ponds. F. De P. Tappan, City Clerk.

Fall River, Bristol Co., population *62,000; fireworks ordinance; mercantile buildings, brick and stone, five and six stories; shingle roofs permitted; dwellings, frame, two and two and a half stories; department consists of 7 steam engines, 5 chemical hand extinguishers, 4 hook and ladder trucks, 2 hose carriages; siamese couplings used; 15,000 feet cotton hose, good; 20 horses; value of apparatus and supplies, \$67,500; 10 buildings owned, value (with land) \$266,700; membership, 139; full paid members, 27; part paid, 118; annual expenses, 43,000; fire alarm telegraph; 56 street boxes and 43 private boxes. Chief elected by council. Philip Davol.

WATER SUPPLY—Direct pumping system; 54 miles street mains and supply pipes; diameter, 6 to 24 inches; 618 hydrants; pressure, 31 to 110 pounds; annual expenses of water department, \$19,552. P. Kieran.

Fitchburg, Worcester Co., population *17,000; area, 17,879 acres; fire limit, 550 acres; fireworks ordinance; mercantile buildings, brick and wood, two to four stories; dwellings, wood, two stories; department, 3 steam engines, 2 hook and ladder trucks, 7 hose carriages (3 in reserve), and 1 hose wagon, 1 hose sleigh, 1 ladder; siamese couplings

used; 6350 feet cotton hose; 2000 feet linen; 800 feet leather; 6 horses; value of apparatus and supplies, \$32,783; 5 buildings owned, value \$16,550; membership, 67; part paid; 4 full paid; annual expenses, \$11,000; fire alarm telegraph, 38 street boxes. Chief elected by city. D. W. Tinsley.

WATER SUPPLY—Gravity pressure; 3 reservoirs, capacity 3,500,000 gallons per day; 28 miles street mains; diameter, 4 to 16 inches; 200 hydrants, pressure 75 to 150 pounds; annual expenses of water department, \$4398. A. W. F. Brown, W. A. Davis.

Florence, Hampshire Co., population 14870; mercantile buildings, brick, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet rubber hose; 400 feet cotton hose, good; 400 feet linen, poor; value of apparatus and supplies, \$3000; 1 building owned, value \$4000; 24 full paid members; annual expenses, \$1500; bell alarm. William A. Bailey.

WATER SUPPLY—Gravity system; water mains through all principal streets; diameter, 4 to 16 inches; hydrants; pressure, 65 pounds. J. M. Clark, E. I. Clapp.

Foxborough, Norfolk Co., population *3200; 1 steam engine, 1 hand engine; 2 hose carriages; 21 paid men; 1250 feet good cotton hose; 500 feet linen, good; 200 feet leather good. C. F. Howard.

WATER SUPPLY—2 cisterns; 4 hydrants; inextinguishable wells. L. E. Gray.

Framingham, Middlesex Co., population 12875; buildings, brick and wood, 2 stories; department consists of 2 steamers, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 6000 feet good cotton hose, 500 feet good linen; value of apparatus and supplies, \$15,000; 120 members, 60 part paid; expenses in 1887, \$4000; telegraph alarm, 12 boxes. W. C. Wight.

WATER SUPPLY—Direct pressure, Holly system; 12 reservoirs; 10 miles street mains; 72 hydrants; pressure, 80 pounds. A. E. Martin, F. E. Hemenway.

Franklin, Norfolk Co., population 13983; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2100 feet of new cotton hose; value of apparatus and supplies, \$7000; 2 buildings owned, value \$1500; membership, 147; annual expenses, \$2000; bell alarm. Chief elected by board of engineers, appointed by selectmen. G. E. Emerson.

WATER SUPPLY—Gravity; 6 miles mains; 7 cisterns; 55 hydrants; 70 pounds pressure; stand-pipe to be erected. W. E. Nason, C. E. Griffin.

Gardner, Worcester Co., population 17283; area, 13,000 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood, three stories; dwellings, wood, one and a half stories; department consists of 2 hand engines, 2 hook and ladder trucks, 4 hose carriages; 3000 feet rubber-lined hose, good; 150 feet poor; value of apparatus and supplies, \$8000; 3 buildings in use, value \$7000; membership, 120, part paid; annual expenses, \$2000; steam whistle alarm. L. L. Sawin.

WATER SUPPLY—Pumping system; 1 reservoir, supplied by springs, capacity 4,000,000 gallons daily; 14 miles of street mains; diameter, 4 to 14 inches; 74 hydrants; pressure, 120 pounds; expenses of water department, \$4300. H. W. Conant, C. W. Bush.

Georgetown, Essex Co., population 12299; 1 steam engine; 3 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 400 feet good rubber hose; 1000 feet good linen;

500 feet good leather; 500 poor; 200 volunteer members. G. L. Mighill.

WATER SUPPLY—16 reservoirs; 6 cisterns. H. N. Harriman.

Gloucester, Essex Co., population 121,713; department consists of 4 steam engines, 3 hand engines, 2 chemical engines, 2 hook and ladder trucks, 4 hose carriages, 1 supply wagon, 1 fire boat; 12,600 feet good hose; 12 horses; value of apparatus and supplies, \$43,000; 197 members; 17 paid; 180 call men; expended in 1887, \$28,000; telegraph alarm, 22 boxes. C. S. Manhant.

WATER SUPPLY—Gravity system; 25 reservoirs; 120 hydrants. G. A. Norman, J. J. Moses.

Grafton, Worcester Co., population 14500; area, 8000 acres; fire limit, 3000 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs; dwellings, wood, two stories; department consists of 3 hand engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1000 feet cotton hose; 300 feet linen; 600 feet poor leather; value of apparatus and supplies, \$6000; 3 buildings, value \$3000; 128 full paid members; annual expenses, \$1957; bell alarm. Chief elected by board of engineers. Alden M. Bigelow.

WATER SUPPLY—Water-works; reservoir; direct pumping system. S. F. Smith, A. A. Howe.

Great Barrington, Berkshire Co., population 14279; 1 steam engine; 1 hand engine; 4 hose carriages; 2000 feet good cotton hose; 2000 feet linen; 500 feet good leather; 500 feet poor; 80 volunteers.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 900,000 gallons capacity; 4 1/4 miles street mains and supply pipes; 22 hydrants. H. F. Robbins.

Greenfield, Franklin Co., population 14869; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 3600 feet good cotton hose; 500 feet good leather; 64 men, paid by the hour. H. L. Miller.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 15,000,000 gallons capacity; 5 cisterns, 55,000 gallons capacity; 14 miles street mains and supply pipes; 70 hydrants. Chas. Wiley, W. B. Allen.

Groton, Middlesex Co., population 11987; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; 50 feet good rubber hose; 250 feet new cotton hose; 250 feet leather, fair; 100 feet poor; 68 men paid full time. Chas. Woolley.

WATER SUPPLY—7 cisterns, 30,000 gallons capacity. Geo. D. Brigham, Town Clerk.

Groveland, Essex Co., population 12278; 2 hand engines; 500 feet woven hose; 40 men, paid full time. J. W. Libby.

WATER SUPPLY—River, creek and hydrants. J. B. P. Ladd, Town Clerk.

Harvard, Worcester Co., population 1148; area, 20,000 acres; wood buildings, two stories; 2 hook and ladder trucks.

WATER SUPPLY—Private wells and cisterns; 200 pumps. Abner Barnard, Town Clerk.

Haverhill, Essex Co., population 25,000; fireworks ordinance; mercantile buildings, brick, four and five stories; frame dwellings, two and two and a half stories; department consists of 3 steam engines, 2 hand engines, 1 chemical engine, 20 chemical hand extinguishers, 1 hook and ladder truck with 365 feet of ladder, 170 feet of spare ladder, 5 hose carriages, 3 hose wagons; 400 feet rubber, 11,000 feet cotton; 500 feet cotton hose, poor; 13 horses; value of apparatus and supplies, \$15,000; 7 buildings owned, value \$20,000; 143 members, 8 paid, 14 not paid; annual expenses, \$26,000; telegraph alarm, 23 street boxes. E. Charlesworth.

WATER SUPPLY—14 reservoirs, supplied by aqueduct; capacity of each, 70,000 gallons daily; gravity system; 12 miles street mains and supply

pipes; diameter, 7 to 16 inches; 139 hydrants; pressure, 80 pounds; water-works owned by private company. C. W. Morse, D. B. Tenney.

Hingham, Plymouth Co., population 14375; area, 23,040 acres; fire limit, same; chief investigates fires; mercantile buildings, wood, two and a half stories; wooden roofs permitted; wood dwellings, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 5 hose carriages; 1100 feet rubber hose; 2100 feet good cotton; value of apparatus and supplies, \$5000; 5 buildings used, value \$7500; 115 volunteer members; annual expenses, \$700; bell alarm. Chief elected by engineers, who are appointed by selectmen. George Curling.

WATER SUPPLY—Gravity pressure; 15 miles of street mains; diameter, 4 to 16 inches; 101 hydrants; pressure, 55 pounds; water-works owned by private corporation. C. W. S. Seymour, C. N. Marsh.

Holbrook, Norfolk Co., population 12334; 1 steam engine; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2000 feet good rubber hose; 3000 feet poor; 1000 feet good cotton; 100 men, paid part time. W. E. White.

WATER SUPPLY—5 reservoirs; four, 250 barrels capacity; one, 2000 barrels. E. J. Chadbourne, J. T. Southworth.

Holden, Worcester Co., population 2500; brick and wood buildings, two and three stories; no organized department; 20 hand chemical extinguishers; 1 hook and ladder truck.

WATER SUPPLY—Wells, pumps and stream. Isaac Damon, Town Clerk.

Holliston, Middlesex Co., population 12026; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3700 feet cotton and 600 feet good leather hose; 65 paid men; 3 buildings. A. E. Chamberlain.

WATER SUPPLY—Creek; 5 cisterns. G. B. Firke, Town Clerk.

Holyoke, Hampden Co., population 130,000; area, 9127 acres; fireworks ordinance; mercantile buildings, brick, four stories; wooden roofs; dwellings, wood and brick, three stories; department consists of 5 steam engines, 2 hook and ladder trucks, 5 hose wagons, 7 hose carriages; siamese couplings used; 15,000 feet good cotton hose; 2000 poor cotton; 13 horses; value of apparatus and supplies, \$40,000; 6 buildings owned, value \$68,000; 122 members; 9 permanent men paid; annual expenses, \$40,000; telegraph alarm, 48 street boxes. John T. Lynch.

WATER SUPPLY—Water-works; gravity pressure; 27 miles street mains; diameter, 4 to 20 inches; 480 hydrants; pressure, 25 to 120 pounds. E. F. Clark, M. J. Griffin.

Hopkinton, Middlesex Co., population 4000; wooden buildings, one and a half to three stories; wooden roofs; 3 hand engines, 1 chemical engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 5 hose carriages; 200 feet rubber hose; 4500 feet cotton; 700 feet good leather; 500 feet poor; value of apparatus and supplies, \$3525; 155 members; expended in 1887, \$2400; bell and whistle alarm. G. A. Bridges.

WATER SUPPLY—3 artesian wells, water pumped into tank, capacity 250,000 gallons; gravity pressure; 7 miles street mains; 33 hydrants; pressure, 80 pounds. Water Board in charge. Chas. Wonderley.

Hubbardston, Worcester Co., population 11303; area, 3800 acres; selectmen investigate fires; mercantile buildings, frame, one and two stories; wooden roofs; dwellings, frame, one and two stories; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 400 feet rubber hose, good; 125 feet leather, poor; value of ap-

MASSACHUSETTS—Continued.

paratus and supplies, \$600; 1 building owned, value \$400; membership, 45 volunteers; annual expenses, \$500; bell and whistle alarm.

WATER SUPPLY—Wells. L. Woodward, Town Clerk.

Hudson, Middlesex Co., population 3968; fire-works ordinance; mercantile buildings, wood and brick, three stories; wooden roofs; dwellings, frame, two stories; department consists of 2 hand engines, 3 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 400 feet rubber hose, good; 400 poor; 1300 feet cotton, 500 feet linen, 500 feet leather, good; value of apparatus, \$7000; 3 buildings owned, \$6500; membership, 125, full paid; annual expenses, \$1500; bell alarm. F. W. Trowbridge.

WATER SUPPLY—Water-works; gravity; 11 miles mains; 85 hydrants; 48 pounds pressure. J. P. Clare, D. W. Stratton.

Hull, Plymouth Co., population 451; buildings, wood, two stories; department consists of 4 hose carriages, 10 fire ladders; 2600 feet cotton hose, good; value of apparatus and supplies, \$5000; 40 volunteer members; expenses in 1887, \$300; bell alarm. Oliver Glover.

WATER SUPPLY—Hingham Water Company; gravity system; 8 miles street mains; 45 hydrants; pressure, 65 pounds. Louis P. Loring, Town Clerk.

Hyde Park, Norfolk Co., population 18400; 2 steam engines; 1 chemical engine; 5 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1 hose wagon; 4000 feet good cotton hose; 1 man paid full time, 41 men part. Rinaldo Williams.

WATER SUPPLY—Direct pressure; 104 hydrants. A. S. Adams, H. B. Terry.

Ipswich, Essex Co., population 14207; frame buildings, two stories; wooden roofs permitted; department consists of 2 hand fire engines, 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton and leather hose; value of apparatus and supplies, \$5000; 130 volunteer members; annual expenses, \$1000. S. F. Carney.

WATER SUPPLY—River; 5 reservoirs.

Kingston, Plymouth Co., population 11570; department consists of 3 hose carriages; 1700 feet good hose; 50 members. L. H. Keith.

WATER SUPPLY—From well pumped by water power; 8 miles street mains; 55 hydrants, pressure, 75 pounds. M. C. French, J. S. Robbins.

Laneaster, Worcester Co., population 12050; frame and brick buildings; 1 chemical engine; 10 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; 2400 feet hose; value of apparatus, etc., \$8000; 1 building in use, value \$50.00; 33 members, paid part time. H. F. Hosmer.

WATER SUPPLY—Water-works. H. S. Lowe, S. Wilder.

Lawrence, Essex Co., population 138,845; area, 4185 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 5 steam engines, 1 chemical engine, 2 hook and ladder trucks, 8 hose carriages, 1 chemical engine and protective wagon combined; siamese couplings used; 12,000 feet good cotton hose; 500 feet poor; 17 horses; value of apparatus and supplies, \$34,175; 5 buildings owned, value \$55,787; 73 full paid members; annual expenses, \$22,760; fire alarm telegraph, 51 street boxes. Chief elected by board of engineers. R. T. Merrill.

WATER SUPPLY—2 reservoirs, supplied by pumps, capacity 10,000,000 gallons daily; 45 miles street mains and supply pipes; diameter, 6 to 30

inches; 493 hydrants; pressure, 10 to 70 pounds. A. H. Salisbury, Wm. T. Kimball.

Lee, Berkshire Co., population 4274; area, 16,000 acres; fire limit, 6000 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 2 hand engines, 5 hose carriages; siamese couplings used; 1800 feet rubber hose; 200 feet good cotton; 200 poor; 800 feet good leather; 580 poor; value of apparatus and supplies, \$6000; 4 buildings owned, value \$2000; 150 volunteer members; annual expenses, \$800; bell alarm. F. M. Pease.

WATER SUPPLY—Gravity system; 10 cisterns; 5 miles street mains and supply pipes; diameter, 8 inches. J. C. Chaffee, C. N. Foote.

Leicester, Worcester Co., population 2923; area, 15,000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 2 steam engines, 1 hand engine, 2 chemical engines, 10 chemical hand extinguishers, 4 hose carriages; 1700 feet rubber and rubber-lined hose; 1700 feet good leather; 68 members, part paid; annual expenses, \$1500; bell, whistle and telephone alarm. Chief elected by engineers. W. F. Whitman.

WATER SUPPLY—10 reservoirs.

Lemox, Berkshire Co., population 2154; 300 feet good linen hose.

WATER SUPPLY—Gravity pressure; 8 miles of street mains and supply pipes; 5 hydrants. W. D. Curtis.

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Leominster, Worcester Co., population 15297; 1 steam engine; 6 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 650 feet good cotton hose; 150 feet poor; 2600 feet good leather; 300 feet poor; 72 volunteers. W. H. Spaulding.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs, 2,000,000 gallons capacity; 18 miles street mains and supply pipes; 109 hydrants. J. G. Tenney, C. A. Joslin.

Lexington, Middlesex Co., population 2737; area, 11,160 acres; frame buildings, two to three stories; shingle roofs; department consists of 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 2100 feet good cotton hose; 3 horses; value of apparatus and supplies, \$3000; 2 buildings, value \$5000; 40 members; bell alarm. W. B. Foster.

WATER SUPPLY—Water-works; 2 wells; stand-pipe; capacity, 63,000 gallons; direct pressure; Blake pumps, capacity 500,000 gallons daily; street mains, 4 to 8 inches diameter; 49 hydrants; pressure, 61 pounds. T. L. Bruce, Leonard A. Saville.

Lowell, Middlesex Co., population 70,000; area, 7345 acres; fire limit, 125 acres, fireworks ordinance; mercantile buildings, brick and wood, four and five stories; wooden roofs permitted; frame dwellings, one and a half to three stories; department consists of 4 steam engines, 2 hook and ladder trucks, 11 hose carriages; siamese couplings in use; 1800 feet rubber hose, 7500 feet cotton, 4800 feet leather; 27 horses; value of apparatus, etc., \$119,083; 11 buildings owned, 1 rented at \$240 per year; 132 members, 101 part paid, 31 full paid; annual expenses, \$66,620; telegraph alarm, 69 street boxes. Chief nominated by Mayor, confirmed by aldermen; fire patrol supported by city, 4 permanent members; 3 call members; chemical engine. T. J. Farrell.

WATER SUPPLY—2 reservoirs, capacity 10,000,000 gallons daily; 82 miles of street mains, 4 to 30 inches diameter; 770 hydrants; 60 pounds pressure; annual expenses of water department, \$42,619. H. G. Holden.

Report of 1887.

Ludlow, Hampden Co., population 11649; no fire department.

WATER SUPPLY.—Springfield water-works; hydrant pressure, 75 pounds.

Report of 1887.

Lincoln, Middlesex Co., population 1907; frame buildings, two and three stories; wooden roofs permitted; no fire department.

WATER SUPPLY.—Reservoir; $3\frac{1}{4}$ miles mains; 11 hydrants. J. L. Chapin.

Lynn, Essex Co., population *50,000; fireworks ordinance; fires investigated; mercantile buildings, brick, three to six stories; wood dwellings, two to four stories; department consists of 5 steam engines, 1 chemical engine, 6 chemical hand extinguishers, 10 hose carriages; siamese couplings used; 12,000 feet good cotton hose, 2500 feet fair, 550 feet poor; 28 horses; value of apparatus and supplies, \$60,000; 5 buildings (with land) owned, value \$60,500; 111 members, 21 full paid, 90 part paid; annual expenses, \$48,800; telegraph fire alarm, 58 street boxes. Chief elected by city council. A. C. Moody.

WATER SUPPLY.—Reservoir system; 500 hydrants; pressure, 68 pounds; annual expenses of water department, \$66,298. Daniel Walden, Chas. E. Parsons.

Malden, Middlesex Co., population *18,000; area, 2600 acres; fire limit, same; causes of fires investigated; mercantile buildings, wood, two to four stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 steam engines; 1 hook and ladder truck; 3 hose carriages; siamese couplings in use; 18 horses in use; 3 buildings owned, value \$50,000; 48 members; 10 permanent; call men, 38; annual expenses, \$15,500; fire alarm telegraph, 32 street boxes. Chief appointed by aldermen and Mayor. T. W. Hough.

WATER SUPPLY.—Water-works; gravity; 44 miles mains; diameter, 4 to 16 inches; 228 hydrants; pressure, 60 pounds. L. D. Halden, City Clerk.

Manchester, Essex Co., population 11638; 1 steamer; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet good leather hose; 90 volunteers. J. T. Stanley.

WATER SUPPLY.—2 reservoirs. A. S. Jewett, Town Clerk.

Marblehead, Essex Co., population 17518; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 7000 feet good cotton hose; 450 feet good rubber; 215 volunteers; 2 men paid full time. I. Atkins.

WATER SUPPLY.—Water-works; 5 miles mains; 60 hydrants; 8 cisterns; pressure, 95 pounds. S. Felton, Town Clerk.

Marlborough, Middlesex Co., population *12,000; area, 12,845 acres; fire limit, same; fireworks ordinance; mercantile buildings, frame, 3 stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 250 feet good rubber hose; 6000 feet good cotton hose; 1000 feet leather, poor; value of apparatus and supplies, \$7000; 5 buildings owned, value \$5500; 110 members, all volunteers; annual expenses, \$41,200; electric alarm. Chief elected by board of engineers. John C. Rock.

WATER SUPPLY.—Water-works; $21\frac{1}{4}$ miles street mains; diameter, 4 to 14 inches; 215 hydrants. Geo. A. Stacy, P. B. Murphy.

Mattapoisett, Plymouth Co., population 12125; frame buildings, 2 stories; shingle roofs permitted; department consists of 3 hand engines, 8 chemical hand extinguishers, 3 hook and ladder trucks, 2

hose carriages; 900 feet linen hose; 412 feet leather hose, good.

WATER SUPPLY.—Ocean, wells and springs; 2 large cisterns.

Maynard, Middlesex Co., population 12703; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, frame, two stories; 4000 feet good linen hose; bell alarm.

WATER SUPPLY.—Pond and river; factories have private water-works and 2 hose carriages; bill pending for water-works. F. W. Wyman, W. B. Case.

Medfield, Norfolk Co., population 11594; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet linen hose; 750 feet good cotton; 60 men, paid part time. Geo. A. Morse.

WATER SUPPLY.—Brooks and wells. Stillman J. Spear, Town Clerk.

Medford, Middlesex Co., population *9500; buildings, brick and frame, two to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 4000 feet of good cotton hose; 450 feet leather, medium; 5 horses; membership, 45; 2 paid full time, 43 part time; annual expenses, \$5348; bell alarm. Q. N. Lovering.

WATER SUPPLY.—Water-works; gravity pressure, 36 miles of mains; 173 hydrants. R. M. Gow, P. R. Litchfield.

Medway, Norfolk Co., population 12777; 2 hand engines; 2500 feet good hose; 150 men, volunteers. Wm. Coivin.

WATER SUPPLY.—River; mains, 10 hydrants; 7 cisterns. H. E. Mason, Town Clerk.

Melrose, Middlesex Co., population *6536; area, 2700 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 4300 feet hose, good; value of apparatus and supplies, \$3200; value of buildings, \$5000; membership, 56, full paid; horses used; annual expenses, \$2000; bell alarm. Chief appointed by selectmen. A. W. Lynde.

WATER SUPPLY.—Pumped reservoir, capacity 1,500,000 gallons; 2540 miles of street mains; diameter, 2 to 16 inches; 115 hydrants; pressure, 35 to 80 pounds; in business section, 76 pounds; annual expenses of water department, \$6000. A. D. Lane, John Larraby.

Merrimac, Essex Co., population 12378; area, 5740 acres; fire limit, same; mercantile buildings, frame, two and three stories; wooden roofs permitted; dwellings, two stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1600 feet leather hose, good; 1000 feet cotton; 400 feet linen, poor; value of apparatus and supplies, \$5000; 1 building owned, value \$4000; membership, 115, all volunteers; annual expenses, \$1500; bell alarm. Chief elected by selectmen. Ed. H. Saigine.

WATER SUPPLY.—Brook, reservoirs and Merrimac river. Bailey Sargent, Town Clerk.

Methuen, Essex Co., population 4500; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2300 feet good rubber-lined hose; 35 men, paid part time. A. C. Puffer.

WATER SUPPLY.—Water-works, direct pressure; 3 cisterns; $2\frac{1}{2}$ miles street mains and supply pipes; 27 hydrants. A. C. Puffer, J. S. Hawe.

Middleboro, Plymouth Co., population 15862; area, 36,813 acres; fireworks ordinance; causes of fires investigated; frame buildings, two and three stories; department consists of 1 chemical engine, 1 hook and ladder truck, 3 hose carriages, 1 hose wagon; 3000 feet good cotton hose; value of buildings, apparatus and supplies, \$20,000; 96 paid vol-

MASSACHUSETTS—Continued.

unteer members; annual expenses, \$9,000; bell alarm. Chief elected by members. W. M. Snow.

WATER SUPPLY—River and 4 reservoirs; 230,000 gallons capacity; about 9 miles mains; 78 hydrants. Joseph E. Beals.

Middleton, Essex Co., population 1000; frame buildings, one and a half and two stories; wooden roofs; department consists of 1 set of hooks and ladders, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, \$1100; 1 building in use, value \$75; 12 members; annual expenses, \$35; bell alarm. B. T. McGlaulin.

WATER SUPPLY—Pond; direct pumping system; 3 miles street mains; diameter, 1½ feet; 5 hydrants; pressure, 75 pounds. J. A. Batchelder, Town Clerk.

Millbury, Worcester Co., population 14555; wood and brick buildings, one and a half and two stories; wooden roofs permitted; fire department consists of a steam engine, 1 hand engine, 3 hose carriages; 1800 feet good rubber hose; 200 feet poor; value of apparatus and supplies, \$10,000; 78 members, paid part time; expenses in 1887, \$1600; electric alarm. John Gegerheimer.

WATER SUPPLY—Wells and private reservoirs. J. N. Goddard, Town Clerk.

Millford, Worcester Co., population 19343; area, 12,160 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two to four stories; shingle roofs; department consists of a steam engine, 1 hook and ladder truck, 4 hose carriages and 4 jumpers; siamese couplings used; 5250 feet good leather hose; 300 feet poor; 200 feet rubber; 6 horses; value of apparatus and supplies, \$28,000; 94 members; 4 full paid; annual expenses, \$5153; bell alarm. P. H. Baxter.

WATER SUPPLY—Direct pumping and direct pressure; 16 cisterns, supplied by springs; 9¼ miles street mains; diameter, 4 to 14 inches; 70 hydrants; 40 pounds pressure; water-works owned by private company. W. H. Bomey, J. T. McLoughlin.

Millville, Worcester Co., population 1500; buildings, brick and frame, two to four stories; fire department consists of 3 hose carriages; 2000 feet good cotton hose; 2000 good linen; 80 volunteer members; bell and steam whistle alarm. W. J. Bows.

WATER SUPPLY—Rotary and steam pumps in factories. M. Carroll, Town Clerk.

Milton, Norfolk Co., population 13555; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 250 feet good cotton hose; 300 feet good linen; 950 good leather; 75 volunteers.

WATER SUPPLY—Ponds; 6 reservoirs; 2 cisterns; 5 hydrants. H. B. Martin, Town Clerk.

Monson, Hampden Co., population 3958; buildings, wood, two stories; department consists of 2 chemical engines, 1 hook and ladder truck, 5 force pumps in factories; 200 feet rubber hose, good; value of apparatus and supplies, \$3000; 48 members; whistle and bell alarm. A. A. Gage, C. M. Gage.

Montague, Franklin Co., population 5628; buildings, brick and wood; wooden roofs permitted; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose; 900 feet good cotton; 32 paid members; bell alarm. Warren Burnham.

WATER SUPPLY—Direct pressure and gravity systems; reservoir, capacity, 1,250,000 gallons; 5 miles street mains; 50 hydrants; pressure, 100 pounds. W. M. Cassidy, District Clerk.

Nantucket, Nantucket Co., population 3143; area, 640 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two and a half stories; wooden

roofs; dwellings, wood, two and a half stories; department consists of 5 hand engines, 2 hook and ladder trucks, 2 hose carriages; 1600 feet good cotton hose; 500 feet good leather; 1000 poor; value of apparatus and supplies, 11,000; value of buildings, \$5000; 225 full paid members; annual expenses, \$5,400; telegraph alarm; fire patrol, supported by town, 4 members. B. S. Coffin.

WATER SUPPLY—Direct pumping system; 2 reservoirs, supplied by springs; 21 cisterns, supplied from houses; 6½ miles street mains; diameter, 4½ to 8 inches; 33 hydrants, pressure, 80 pounds. Wm. Codd, John F. Brown.

Natick, Middlesex Co., population 9000; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 5 steam engines, 2 hook and ladder trucks, 4 hose carriages; 6000 feet good cotton hose; 3 horses; value of apparatus and supplies, \$20,000; 3 buildings owned by town, value \$25,000; 66 members; 1 permanent member; annual expenses, \$3600; Gamewell fire alarm. Chief elected by selectmen. J. W. Morse.

WATER SUPPLY—Direct pumping system; 1 reservoir, 3,500,000 gallons capacity, supplied by pump; 25½ miles street mains; diameter, 1 to 12 inches; 140 hydrants; pressure, 60 to 90 pounds; annual expenses of water department, \$4,000. J. W. Morel, James McManen.

Needham, Norfolk Co., population 12586; 2 hand engines; 1 hook and ladder truck; volunteer department. Geo. Adams.

WATER SUPPLY—Wells and cisterns. C. C. Greenwood, Town Clerk.

New Bedford, Bristol Co., population 38,000; area, 4480 acres; fire limit, 1920 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; brick and wood dwellings, two and a half stories; department consists of 6 steam engines, 1 hand engine, 1 hook and ladder truck; 11,000 feet good cotton hose; 21 horses; 7 buildings in use by department; 150 members, 13 full paid, 137 part paid; annual expenses, \$30,000; fire alarm telegraph, 38 street boxes and 12 private. Chief elected by city council. Fred. Macy.

WATER SUPPLY—Gravity pressure; 3 reservoirs, capacity 15,000,000 gallons daily; 48¼ miles street mains and supply pipes, 4 to 30 inches in diameter; 409 hydrants; pressure, 1 to 65 pounds; annual expenses of water department, \$20,600. R. C. L. Cagwell, D. B. Lecoumd.

Newbury, Essex Co., population 11590; frame buildings two and a half stories; wooden roofs permitted; no fire department.

WATER SUPPLY—Wells, cisterns and river. F. L. Ferguson.

Newburyport, Essex Co., population 113,716; 3 steam engines; 1 hook and ladder truck; 6 hose carriages, 1 supply wagon; 8450 feet good cotton hose, 1850 feet good leather; 107 men, paid part time; 9 horses; telegraph alarm. E. S. Dole.

WATER SUPPLY—River; 35 reservoirs; 22 miles mains; 160 hydrants; pressure, 50 pounds. John E. McCusker, Geo. H. Stevens.

Newton, Middlesex Co., population 120,000; area, 11,600; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, three stories; wooden roofs permitted; frame dwellings, three stories; department consists of 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 8 hose carriages; 11,000 feet good hose; 17 horses; value of apparatus and supplies, \$52,000; 7 stations belonging to department, value (with land) \$86,000; 72 members, 11 full paid, 61 part paid; annual expenses, \$24,000; fire alarm telegraph, 60 street boxes. Chief appointed for life by Mayor and board of aldermen. H. L. Bixby.

WATER SUPPLY—86 miles street mains, 4 to 20 inches diameter; 575 hydrants; pressure, 60 pounds;

annual expenses of water department, \$66,000. H. N. Hyde, I. W. Kingsbury.

North Adams, Berkshire Co., population 112,540; area and fire limit, 1920 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 hook and ladder truck, 4 hose carriages; 3500 feet rubber-lined hose, good; value of apparatus and supplies, \$4000; 3 buildings owned, value \$24,000; 49 part paid members; annual expenses, \$4500; electric alarm. W. F. Hodge.

WATER SUPPLY—3 reservoirs, supplied by springs; 20 miles street mains and supply pipes; diameter, 4 to 16 inches; 122 hydrants; pressure, 92 pounds; annual expenses of water department, \$22,000. T. A. Hedge.
Report of 1887.

Northampton, Hampshire Co., population 112,096; 1 steam engine; 2 hand engines; 1 chemical engine; a hook and ladder trucks; 7 hose carriages; 1 hose wagon; 5000 feet hose, good; 98 men paid part time; 6 horses; telegraph alarm, 13 boxes. W. A. Bailey.

WATER SUPPLY—Water-works; gravity pressure; creek; 2 reservoirs, 8,000,000 gallons capacity; 30 miles street mains and supply pipes; 200 hydrants. F. C. Clark, E. I. Clapp.

North Andover, Essex Co., population 3873; buildings, brick and wood, two and a half to five stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; 200 feet rubber hose; 200 feet linen hose, good; 3 horses; value of apparatus and supplies, \$12,000; members, 51, 1 paid full time; bell alarm. P. P. Daw.

WATER SUPPLY—10 reservoirs; ponds and river. Isaac F. Osgood, Town Clerk.

North Attleborough, Bristol Co., population 7,000; area, 1000 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, wood, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck; a hose carriage, 1 hose wagon; siamese couplings used; 3700 feet fabric hose, good; 1200 feet cotton hose, poor; 5 hired horses; value of apparatus, \$3000; 2 buildings belonging to department, value \$6000; membership, 33, part paid; electric alarm. Chief elected by district. J. B. Perk.

WATER SUPPLY—Water-works and 3 reservoirs; capacity of reservoir, 565,000 gallons; 96 hydrants, pressure 90 pounds; 11 miles of mains, 6 to 16 inches in size. W. P. Whittemore, C. T. Guild.

Northborough, Worcester Co., population 11853; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet hose, good; 500 fair; 30 members; expenses in 1885, \$40,509.

WATER SUPPLY—Ponds and creeks.
Report of 1886.

North Brookfield, Worcester Co., population 14201; area, 12,676 acres; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 chemical engine, 20 chemical hand extinguishers, 1 hook and ladder truck, a hose carriage; siamese couplings used; 1500 feet cotton hose; 1500 feet leather hose, good; value of apparatus and supplies, \$3000; 1 building owned, value \$3000; membership, 80, part paid; annual expenses, \$1050; steam whistle alarm. Chief elected by board of engineers. Sumner Holmes.

WATER SUPPLY—15 reservoirs, supplied by springs; direct pumping system; a steam pump; 200 feet street mains and supply pipes; diameter, 6 inches; 3 hydrants; water pressure, 150 pounds; also 1 artesian well, 185 feet. Gro. R. Hamant, Town Clerk.

North Easton, Bristol Co., population 12500; buildings, stone and wood, two stories; department

consists of 1 hand engine, 1 hose carriage; 2000 feet good linen hose; bell alarm.

WATER SUPPLY—Gravity and direct pressure; 6 miles street mains; 75 hydrants; pressure, 60 to 180 pounds. Horace Jones, G. G. Withington.

Norwood, Norfolk Co., population 12221; area, 650 acres; fire limit, 400 acres; fireworks ordinance; frame buildings, two stories; shingle roofs; department consists of 2 hand engines, 1 hook and ladder truck, 6 chemical hand extinguishers, 2 hose carriages; 300 feet good cotton hose, 500 poor; value of apparatus and supplies, \$3500; value of buildings owned, \$7000; membership, 40, full paid; annual expenses, \$1700; bell and whistle alarm. J. F. Boyden.

WATER SUPPLY—Water-works; reservoirs, supplied by pumping from ponds; 1,500,000 gallons daily; 81 hydrants. Geo. A. P. Bucknam, Francis Tinker.

Orange, Franklin Co., population 13650; frame buildings, two stories; slate roofs; department consists of 2 steam engines, 1 hand engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 4000 feet good cotton hose; 1000 feet good leather hose; value of apparatus and supplies, \$12,800; 1 building owned, value \$2000; 130 members, part paid; annual expenses, \$1600; bell and whistle alarm. Chief elected by the town. W. H. Connor.

WATER SUPPLY—Reservoirs, supplied by streams and river. R. D. Chase, Town Clerk.

Oxford, Worcester Co., population 17700; 1 steam engine; 1 hand engine; 2 hose carriages; 2700 feet good leather hose, 500 feet poor; 65 men, paid part time. P. Foster.

WATER SUPPLY—7 cisterns, 95,000 gallons capacity. Edward S. Pease, Town Clerk.

Palmer, Hampden Co., population 15923; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs; dwellings, wood, two stories; 1 hook and ladder truck; 1 steamer; 2 hose carriages; 55 members; bell alarm. W. H. Hitchcock.

WATER SUPPLY—2 reservoirs, supplied from spring; gravity; a cisterns; 5 miles street mains and supply pipes; diameter, 4 to 16 inches; 40 hydrants; pressure, 68 pounds; river runs through town. J. H. Gannell, J. B. Shaw.

Peabody, Essex Co., population 19530; area, 10,000 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of a steam engine, 1 hook and ladder truck, 4 hose carriages 1 supply wagon, 1 hose wagon, 5 hose pumps; siamese couplings used; 9300 feet cotton hose, 250 feet leather hose, good; 5 horses; value of apparatus and supplies, \$57,830; 5 buildings owned, value \$41,200; membership, 108, 4 full paid; part paid, 104; annual expenses, \$7720; electric alarm, 15 alarm boxes; 1 whistle; 1 striker. Chief appointed by engineers. Daniel B. Lord.

WATER SUPPLY—1 reservoir, supplied by pumping; capacity, 1,500,000 gallons daily; 34 miles street mains; diameter, 2 to 16 inches; 172 hydrants; pressure, 75 pounds; annual expenses of water department, \$5958. S. F. Blaney, Nathan N. Poon.

Pepperell, Middlesex Co., population 12587; department consists of 2 hand engines, a hose carriage, 1 hook and ladder truck; 1600 feet of linen hose; 500 feet rubber-lined, good; membership, 100, paid part time; annual expenses, \$700; whistle alarm.

WATER SUPPLY—a rivers; cisterns. P. J. Kemp, Town Clerk.

Petersham, Worcester Co., population 11032; 1 hand engine, a chemical extinguishers; 1 hook and ladder truck; 300 feet good hose. J. F. Barner.

WATER SUPPLY—Wells. S. B. Cook, Town Clerk.

MASSACHUSETTS—Continued.

Pittsfield, Berkshire Co., population *15,000; area, 23,044 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 3 steam engines, 3 hand engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 7 hose carriages; 6000 feet cotton hose; 1000 feet leather hose, good; 12 horses; value of apparatus and supplies, \$30,000; 4 buildings value \$10,000; membership, 174; part paid, 22; annual expenses, \$7500; telegraph alarm, 24 street boxes. Chief elected by district. Geo. W. Branch.

WATER SUPPLY—Gravity pressure; a reservoir, supplied from lake, capacity 5,000,000 gallons daily; 35 miles street mains and supply pipes; diameter, 4 to 14 inches; 100 hydrants; pressure, 45 pounds; annual expenses of water department, \$13,315. John W. Hatch, Fred Printice.

Plainville, Norfolk Co., population included in Wrentham; 1 hand engine; 1 hose carriage; 300 feet leather hose, good; 50 men, volunteers.

WATER SUPPLY—Gravity pressure; 1 reservoir; 5 hydrants. Report of 1886.

Plymouth, Plymouth Co., population *7400; fire department consists of 2 steam engines, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; 100 feet rubber hose, 5000 feet cotton, 400 feet linen, 400 feet leather, good; 125 men paid full time; 20 part time; 2 horses; electric alarm. H. P. Bailey.

WATER SUPPLY—Water-works, gravity and pump pressure; 2 reservoirs, 3,500,000 gallons capacity; 26 miles mains; 71 hydrants. R. W. Bag-nell, Curtis Davis.

Provincetown, Barnstable Co., population 14480; area, 4985 acres; fire limit, 3000 acres; fireworks ordinance; State law provides for investigation of fires; mercantile buildings, frame, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 6 hand engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings in use; 3150 feet cotton hose; 500 feet good linen; 900 feet poor linen; value of apparatus and supplies, \$22,770; 6 houses owned, value \$7400; 360 volunteer members; annual expenses, \$3000; bell alarm. Chief elected by board of engineers. J. D. Hilliard.

WATER SUPPLY—42 cisterns. Seth Smith, Town Clerk.

Quincy, Norfolk Co., population 112,144; buildings, frame, one and a half stories; wooden roofs; department consists of 1 steam engine, 2 chemical engines, 1 hook and ladder truck, 3 hose carriages; 6000 feet good cotton hose; 600 poor; value of apparatus and supplies, \$9000; 66 members; 2 paid full time, 64 part time; annual expenses, \$5250; telegraph fire alarm; 21 street boxes. John W. Hall.

WATER SUPPLY—Water-works; gravity pressure; capacity of pumps, 4,000,000 gallons daily; 24 miles of mains; 89 hydrants; pressure, 99 pounds. G. L. Gill, City Clerk.

Randolph, Norfolk Co., population 13807; department consists of 2 steam engines, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; 2850 feet of good cotton hose; 1100 feet of fair leather; 77 members, paid part time; 5 horses.

WATER SUPPLY—11 reservoirs; 9 cisterns. Report of 1886.

Reading, Middlesex Co., population *3840; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet of fair leather hose; 2100 feet good cotton; 71 paid men. E. C. Nichols.

WATER SUPPLY—23 cisterns; wells. Jas. Reid, Town Clerk.

Revere, Suffolk Co., population 4000; buildings, wood, two and a half stories; 1 hook and ladder truck; 3 hose carriages; 2800 feet cotton hose, good; value of apparatus and supplies, \$3000; members, 58; expenses in 1887, \$200; telegraph alarm, 13 boxes. A. H. Kimball.

WATER SUPPLY—Artesian wells, pumped to reservoir; capacity, 2,500,000 gallons; 18 miles street mains; 58 hydrants; pressure, 78 pounds. A. S. Burnham.

Rockland, Plymouth Co., population, *5000; area, 6440 acres; frame buildings, three stories; shingle roofs permitted; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 850 feet rubber hose; 700 feet cotton hose, good; value of apparatus and supplies, \$2500; 1 building owned, value (with land) \$3000; membership, 100; annual expenses, \$576; bell alarm. Chief elected by board of engineers. G. A. Thompson.

WATER SUPPLY—Water-works; direct pumping system; 2 pumps; 100 hydrants; pressure, 87 pounds. W. R. Goose, Ezekiel Studley.

Rockport, Essex Co., population *3500; area, 4250 acres; fire limit, 2300 acres; fireworks ordinance; causes of fires investigated; frame buildings, two and three stories; wooden roofs; department consists of 2 steam engines; 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 750 feet rubber, 1850 feet cotton, 100 feet leather, good; 1 supply wagon; value of apparatus and supplies, \$7500; 4 buildings owned; value, \$4000; membership, 82, full paid; annual expenses, \$1600; bell alarm. John Parsons, Jr.

WATER SUPPLY—11 cisterns, supplied from river; capacity, 20,000 gallons. C. W. Pool, Town Clerk.

Royalston, Worcester Co., population 11153; frame buildings; 1 hand engine; 1000 feet hose; fire pump.

WATER SUPPLY—River.

Report of 1887.

Salem, Essex Co., population 128,084; area, 5429 acres; fire limit, 1000 acres; fireworks ordinance; mercantile buildings, brick and wood, three stories; dwellings, wood and brick, two and a half to three stories; department consists of 3 steam engines, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 13,400 feet hose, good; value of apparatus and supplies, \$30,000; number of buildings used by department; 8; value, \$32,000; membership, 135; annual expenses, \$12,000; telegraph fire alarm; 44 boxes. Chief elected by city council. G. S. Hadley.

WATER SUPPLY—Reservoirs, supplied by engine pumps; 44 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; 353 hydrants; pressure, 45 pounds; annual expense, \$20,000. B. S. Grush, Henry M. Meek.

Salisbury, Essex Co., population 1100; 2 hand engines; 3 hose carriages; 2500 feet good cotton hose; 800 feet poor; 1000 feet poor linen; 200 feet poor leather; 113 volunteer members.

WATER SUPPLY—Water-works; direct pressure; river; 25,000 feet street mains and supply pipes; 61 hydrants. G. W. Merrill, Town Clerk.

Sandwich, Barnstable Co., population 12124; fireworks ordinance; mercantile buildings, frame, one to one and a half stories; wooden roofs permitted; dwellings, principally frame, two and a half stories; 1 hook and ladder truck; bell alarm. F. H. Burgess.

WATER SUPPLY—Wells, supplied by springs. F. N. Burgess, Town Clerk.

Saugus, Essex Co., population *3000; wooden buildings, two to three stories.

WATER SUPPLY—Lynn water-works; 8 1/2 miles street mains; 70 hydrants. W. H. Newhall, Town Clerk.

Saxonville, Middlesex Co., population 2000; frame buildings, two and a half stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose wagon; 2000 feet good cotton hose; value of apparatus and supplies, \$4750; 15 members, paid full time; annual expenses, \$4850; telegraph alarm to be put in. W. C. Wright.

WATER SUPPLY—River and reservoir; direct pressure; 1 pump; 1 mile of mains; 4 hydrants; 80 pounds pressure. F. E. Hemingway, Town Clerk.

Sharon, Norfolk Co., population 1325; buildings, wood, one and two stories; 1 hook and ladder truck; 2 hose carriages; 1500 feet new hose; 35 members; bell alarm. A. D. Colburn.

WATER SUPPLY—Sharon Water Co.; 1 reservoir; gravity and direct pressure; capacity, 1500 gallons; 4½ miles street mains; 20 hydrants; pressure, 40 to 78 pounds. E. E. Farnham, J. P. Hewins.

Shelburne Falls, Franklin Co., population 2500; buildings, frame, 2 stories; wooden roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1800 feet good cotton hose; 100 feet rubber; 800 feet leather, poor; 105 members, call men; expenses in 1887, \$1500; bell and whistle alarm. G. H. Powers.

WATER SUPPLY—River and reservoirs; direct pressure; 3 hydrants; 8 fire plugs. Geo. Nirrick, Town Clerk.

Shirley, Middlesex Co., population 1242; area, 5760 acres; causes of fires investigated; mercantile buildings, frame, two stories; shingled roofs; dwellings, frame, two stories; department, 1 hand engine, 1 chemical engine, 8 chemical extinguishers, 1 hose carriage, 1 hook and ladder truck; 200 feet rubber hose; 500 good canvas; 500 feet poor leather hose; 1 building owned; 45 volunteer members; annual expenses, \$350; bell alarm. John Logue.

WATER SUPPLY—2 Reservoirs, supplied by springs. J. Longley, Town Clerk.

Shrewsbury, Worcester Co., population 12450; area, 12,000 acres; buildings, frame; department consists of 2 hand engines, a chemical extinguishers, buckets.

WATER SUPPLY—Wells and cisterns. G. E. Stone, Town Clerk.

Somerset, Bristol Co., population 2475; buildings, wood, two and a half stories; department consists of 15 chemical extinguishers, 1 hook and ladder truck, 50 hand force pumps; 40 members; expenses in 1887, \$100; whistles and bell alarm. D. A. Hilliard.

WATER SUPPLY—River. C. R. Field, Town Clerk.

Somerville, Middlesex Co., population 32,000; area, 2250 acres; fire limit, same; fireworks ordinance; State law permits a fire inquest; mercantile buildings, wood and brick, four and five stories; wooden roofs permitted; dwellings, wood, three stories; department consists of a steam engine, 1 chemical engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 8000 feet cotton hose; 1560 feet good leather hose; 14 horses; value of apparatus and supplies, \$30,000; 5 buildings, value \$64,000; 61 members, 10 full paid; part paid, 51; annual expenses, \$26,000; telegraph alarm, 39 street boxes. Chief appointed by Mayor and aldermen. J. R. Hopkins.

WATER SUPPLY—Gravity system; 7 cisterns, supplied from street mains; 40 miles street mains; diameter, 4 to 36 inches; 320 hydrants; pressure, 5 to 55 pounds. A. Dennett.

South Abington, Plymouth Co. See Whitman.

Southbridge, Worcester Co., population 16501; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two and one-half stories; department consists

of a steam engine, 1 hand engine, 4 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 500 feet good rubber hose; 200 poor; 570 feet linen; 3500 good leather; value of apparatus and supplies, \$3300; 2 buildings owned, value \$9500; 55 volunteer members; annual expenses, \$2750. Chief appointed by selectmen. Collin Clifton.

WATER SUPPLY—Gravity system; 4 reservoirs, supplied by springs; capacity, 47,000 gallons daily; 2½ miles street mains and supply pipes; diameter, 3 to 12 inches, smallest, 3 inches; 16 hydrants; pressure, 50 pounds. F. W. Eaton, E. D. Phillips.

South Framingham, Middlesex Co., population 2000. See Framingham.

South Hadley Falls, Hampshire Co., population 13949; area, 2560 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine (not in use), 3 hose carriages; siamese couplings used; 2000 feet of cotton hose, 250 feet leather hose, good; 30 part paid members; annual expenses, \$400; bell and whistle alarm. Chief elected by members of fire district. F. E. White.

WATER SUPPLY—Brook; 1 reservoir, supplied by 3 brooks; gravity system; 10 miles street mains; diameter, 2 to 14 inches; 65 hydrants; pressure, 175 pounds. M. L. Barnes, J. Allen.

South Weymouth, Norfolk Co. See Weymouth.

Spencer, Worcester Co., population 18450; department consists of 1 steamer, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 4300 feet of good hose; volunteer department. V. R. Kent.

WATER SUPPLY—10 reservoirs; 3 cisterns, 54,000 gallons capacity; 88 hydrants, supplied from reservoirs; pressure, 75 pounds. A. G. Pease, A. W. Curtis.

Springfield, Hampden Co., population 137,377; area, 288 acres; fire limit, 1900 acres; fireworks ordinance; chiefs of fire and police investigate fires; mercantile buildings, brick, five stories; department consists of 5 steam engines, 11 chemical hand extinguishers, 2 hook and ladder trucks, 9 hose carriages; 12,000 feet cotton hose; 2000 feet good leather hose; 21 horses; value of apparatus and supplies, \$75,826; value of buildings owned, \$110,000; 152 members, 28 full paid, 113 part paid, 17 volunteers; annual expenses, \$48,000; fire alarm telegraph, 45 street boxes. Chief elected by city council. A. P. Leshure.

WATER SUPPLY—2 reservoirs, supplied from water shed; gravity system; 67 miles street mains; diameter, 3 to 24 inches; 665 hydrants; pressure, 40 to 127 pounds; annual expenses of water department, \$12,656. J. C. Hancock, E. A. Newell.

Sterling, Worcester Co., population 11337; wood buildings, one and a half and two stories; department consists of 2 hand engines, 2 hose carriages; 1000 feet cotton hose, 200 feet good linen; value of apparatus and supplies, \$2000; 25 volunteer members; expenses in 1887, \$50; bell alarm.

WATER SUPPLY—2 reservoirs and wells. E. P. Bartlett, Town Clerk.

Stoneham, Middlesex Co., population 15652; department consists of 1 steamer, 1 hook and ladder truck, 3 hose carriages; 2350 feet leather hose; 2000 feet good rubber; 63 men paid part time.

WATER SUPPLY—19 reservoirs; 2 cisterns; 54 hydrants; 4 pumps. B. B. Burbank. Report of 1887.

Stoughton, Norfolk Co., population 15183; fireworks ordinance; frame buildings, two stories; department consists of 2 steamers, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 9000 feet good cotton hose; 510 fe-

MASSACHUSETTS—Continued.

good leather; value of apparatus and supplies, \$7,000; 3 buildings in use owned by town, value \$2000; 55 full paid members; annual expenses, \$2100; bell alarm. Chief elected by board of engineers; appointed by selectmen.

WATER SUPPLY—9 reservoirs, supplied by wells.

Report of 1887.

Sturbridge, Worcester Co., population 11981; buildings wood, two stories; department consists of 2 chemical extinguishers; bell alarm.

WATER SUPPLY—Aqueduct and wells; gravity system. A. B. Chamberlain, Town Clerk.

Sunderland, Franklin Co.; buildings wood, two stories; hand pumps and rubber hose; no fire department; ringing bells.

WATER SUPPLY—Wells, cisterns and pipes; reservoir; gravity pressure; 3 miles street mains. J. M. Smith, Town Clerk.

Swampscott, Essex Co., population 12471; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 1 supply wagon; 2000 feet good cotton hose; horses from railroad when needed; 10 paid members; telegraph alarm, 7 boxes. Jas. E. Phillips.

WATER SUPPLY—Private company; water tower; 48 hydrants. Kendall Pollard, Geo. F. Till.

Tapleville, Essex Co.; buildings, wood, two and three stories; department consists of 1 hook and ladder truck, 9 hose carriages; 600 feet poor rubber hose; 3500 feet cotton; 200 feet linen; 1100 feet of good leather; value of apparatus and supplies, \$2,000; 110 volunteer members; steam whistle alarm. L. M. Littlefield.

WATER SUPPLY—Direct pressure system; 1 reservoir, capacity 3,000,000 gallons; 34 miles street mains; 204 hydrants; pressure, 70 to 85 pounds. J. E. Hood, Town Clerk.

Taunton, Bristol Co., population 126,674; area, 25,600 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 4 steam engines, 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 4 horse hose reels, 3 hand hose reels, 2 hose wagons; siamese couplings in use; 10,000 feet good cotton hose; 1000 feet good leather hose; 12 horses; value of apparatus and supplies, \$60,000; 6 buildings owned, value \$40,000; 125 members; full paid members, 7; part paid, 84; volunteers, 36; annual expenses, \$15,000; fire alarm telegraph, 40 street boxes. Chief elected by city council. Abner Coleman.

WATER SUPPLY—Water-works; capacity, 3,000,000 gallons daily; 50 miles street mains; diameter, 4 to 20 inches; 464 hydrants; pressure, 100 pounds; annual expenses of water department, \$35,000. W. R. Billings, Edwin A. Tetlow.

Templeton, Worcester Co., population 2789; 4 hand engines; 4 hose carriages; 2000 feet good hose; 240 men, volunteers. O. D. Miles.

WATER SUPPLY—Force. Chas. Parkhurst, Town Clerk.

Townsend, Middlesex Co., population 11846; frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1600 feet good cotton hose; 50 volunteer members; annual expenses, \$400; bell alarm. Chief elected by board of engineers. A. L. Fessenden.

WATER SUPPLY—River and creek. E. A. Blood, Town Clerk.

Turner's Falls, Franklin Co., population included in Montague; 1 steam engine; 1 hand en-

gine; 1 hook and ladder truck; 2 hose carriages; 2000 feet good cotton hose; 32 men, paid. W. Burnham.

WATER SUPPLY—Water-works; pumping and gravity pressure; 1 reservoir; 55 hydrants; pressure, 100 to 125 pounds. W. S. Dana, Town Clerk.

Upton, Worcester Co., population 1226; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 500 feet cotton hose; 200 feet good leather hose; value of apparatus and supplies, \$2000; 1 building owned, value \$2000; 65 members, 60 part paid; bell alarm. Chief elected by engineers.

WATER SUPPLY—River, wells and private reservoir; annual expenses of water department, \$850. Report of 1886.

Uxbridge, Worcester Co., population 2941; 2 hand engines; 2 hose carriages; 800 feet good line hose; 400 feet good leather hose; 10 men, paid part time.

WATER SUPPLY—Gravity pressure; 3 creeks; 1 reservoir; 2 miles mains; 22 hydrants. A. W. Bennett.

Report of 1887.

Wakefield, Middlesex Co., population 16606; 1 steam engine; 1 chemical engine; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1 portable extinguisher; 2700 feet leather hose, good; 200 feet cotton, good; paid department, 48 men, and 1 independent company.

WATER SUPPLY—Private company; direct pressure; 14 cisterns; 2 lakes; 79 double hydrants; 5 pumps. G. W. Harrington, Chas. F. Hartshorn.

Wales, Hampden Co., population 1853; buildings, frame, three and four stories; wooden roofs permitted; department consists of 2 hand engines, 5 chemical extinguishers, 2 hose carriages; 600 feet linen hose, good; value of apparatus and supplies \$1000; membership, 40, paid part time; annual expenses, \$100; bell alarm.

WATER SUPPLY—Steam and reservoir.

Report of 1887.

Walpole, Norfolk Co., population 12443; area, 13,000 acres; buildings, frame; 1 hook and ladder truck; 1 hose carriage; 600 feet cotton hose, good; value of apparatus, supplies, etc., owned, \$1000; bell and whistle alarm. Chas. Fales.

WATER SUPPLY—Streams. Geo. C. Morey, Town Clerk.

Waltham, Middlesex Co., population 114,609; area and fire limit, 7674 acres; fireworks ordinance; frame buildings, two and a half and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages, 1 supply wagon; 4300 feet cotton hose, good; 3000 feet leather hose, good; 1100 fair; value of apparatus and supplies, \$26,000; 4 buildings owned, value \$13,000; membership, 74, 1 full paid, 73 part paid; annual expenses, \$6700; telegraph alarm, 32 street boxes. Chief appointed by Mayor and aldermen. — Parks.

WATER SUPPLY—Water-works; 30 miles street mains; diameter 4 to 16 inches; 173 hydrants; pressure, 65 pounds; annual expenses of water department, \$5300. G. E. Winslow.

Report of 1887.

Ware, Hampshire Co., population 8000; area, 17,821 acres; mercantile buildings, brick, two and three stories; wooden roofs; dwellings, wood, one and a half stories; department consists of 1 hand engine in reserve, 1 hook and ladder truck, 4 chemical hand extinguishers, 1 steam engine, 3 hose carriages; 2300 feet cotton hose, good; mills have their own line of hose; value of apparatus and supplies, \$14,000; 1 building owned, value \$6000;

membership 44, 5 paid; annual expenses, \$4000; bell alarm. T. C. Gleason.

WATER SUPPLY—Reservoir; 6½ miles mains; diameter, 4 to 6 inches; 50 hydrants. Fred Volk, A. F. Richardson.

Warren, Worcester Co., population 14031; use of fireworks prohibited; mercantile buildings, wood, two to three stories; wooden roofs; dwellings, frame, two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 1000 feet cotton hose; 2000 feet good linen hose; 300 feet poor leather; value of apparatus and supplies, \$8000; value of buildings owned, \$2000; 85 volunteer members; annual expenses, \$1600; bell and steam whistle alarm. E. F. Strickland.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied by springs; ponds, river and brooks; diameter, 4 to 6 inches; 24 hydrants; pressure, 100 pounds; annual expenses of water department, \$1600. S. E. Blair, Town Clerk.

Watertown, Middlesex Co., population 16238; area, 205½ acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick, two and a half and three stories; wooden roofs; dwellings, wood, two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 2 steam pumps, owned by private company; siamese couplings used; 4250 feet good hose; 5 horses; value of apparatus and supplies, \$7600; value of buildings owned, \$23,500; 31 members; 3 full paid; 27 part paid; annual expenses, \$5100; telegraph alarm, 10 street boxes. J. A. York.

WATER SUPPLY—9 reservoirs, capacity 45,000 gallons daily; 1 mile street mains; diameter, 6 to 12 inches; 174 hydrants; 200 pounds pressure; waterworks owned by private company; expenses for 1887, \$7200. J. H. Perkins, W. H. Ingraham.

Wayland (Village of Cochituate), Middlesex Co., population 11946; frame buildings, two to four stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet cotton hose; 500 feet good leather; value of apparatus and supplies, \$2500; 1 building owned, value \$1600; 40 volunteer members; annual expenses, \$300; bell alarm. Chief elected by board of engineers. Ralph Bent.

WATER SUPPLY—Gravitation and direct pumping system; 5 miles street mains and supply pipes; diameter, 4 to 10 inches; 32 hydrants; 88 pounds pressure; annual expenses of water department, \$1800. Richard J. Lombard, Town Clerk.

Webster, Worcester Co., population 16200; area, 9512 acres; mercantile buildings, wood and brick, two and four stories; shingle roofs permitted; dwellings, wood, two stories; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 700 feet good cotton hose; 1600 feet good leather; 700 poor; value of apparatus and supplies, \$26,827; 1 building owned, \$10,000; 59 volunteer members; annual expenses, \$1800; bell alarm. Chief elected by board of engineers. J. F. Hinds.

WATER SUPPLY—1 reservoir, supplied by pumping, capacity 8000 gallons; 1 cistern, filled from hydrant; gravity system; 2½ miles street mains and supply pipes; diameter, 4 to 6 inches; 27 hydrants; 100 to 120 pounds pressure; annual expenses of water department, \$525. H. N. Slater. Report of 1886.

Wellesley, Norfolk Co., population 3113; wooden buildings, two stories; wooden roofs; 4 hose carriages; 2000 feet cotton hose; 400 feet good leather; value of apparatus and supplies, \$2400; 33 members; expenses in 1887, \$500; bell and whistle alarm. Freeman Phillips.

WATER SUPPLY—1 reservoir; capacity, 1,151,500 gallons; gravity and direct pressure; Blake pumps; capacity, 37,000 gallons per hour; 14 miles street

mains; 100 hydrants; pressure, 40 to 119 pounds. Solomon Flagg, Town Clerk.

Wellfleet, Barnstable Co., population 12687; 1 hook and ladder truck. Report of 1887.

Wenham, Essex Co., population 871; frame buildings, one to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage, hooks and ladders; 150 feet linen hose, good; 200 rubber good; value of apparatus and supplies, \$800; membership, 40, all volunteers; bell alarm. Simeon Dodge, Jr.

WATER SUPPLY—Wells, cisterns and ponds. W. Pool, Town Clerk.

Westborough, Worcester Co., population 14880; area, 12,137 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2300 feet cotton hose, good; 900 feet leather hose, good; value of apparatus and supplies, \$5862; 2 buildings owned, \$800; membership, 88, all call men; annual expenditure, \$2300; bell, steam whistle and electric alarm. Chief elected by board of engineers. H. L. Chase.

WATER SUPPLY—1 reservoir, supplied by spring; capacity, 800,000 gallons daily; gravity system; 7 miles street mains and supply pipes; diameter, 4 to 12 inches; 70 hydrants; pressure, 58 pounds; annual expenses of water department, \$1450. F. W. Bullard.

West Brookfield, Worcester Co., population 1747; area, 12,141 acres; causes of fires investigated; mercantile buildings, wood, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 800 feet linen hose; 500 feet leather hose, good; 300 feet leather, poor; value of apparatus and supplies, \$4000; 1 building owned by town, \$1000; membership, 62, all volunteers; annual expenses, \$1000; bell alarm. Chief elected by board of engineers. John G. Shackley.

WATER SUPPLY—8 reservoirs, supplied by stream; hydrants. Horace W. Bush, Town Clerk.

Westfield, Hampden Co., population 18961; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 6 horses; 2 buildings owned; membership, 65, all paid; annual expenses, \$4600; bell and telephone alarm. Chief elected by board of engineers. H. T. Snow.

WATER SUPPLY—Reservoir, gravity system; 25 miles street mains and supply pipes; diameter, 4 to 14 inches; 100 hydrants; pressure, 127 pounds. C. M. Whipple, D. M. Chase.

Westminster, Westmoreland Co., population 1556; 2 hand engines; 2 hose carriages; 200 feet good rubber hose; 200 feet good leather; 150 feet poor; 70 men paid full time.

WATER SUPPLY—20 cisterns.

Report of 1886.

West Newbury, Essex Co., population 11899; wood buildings, two stories; department consists of 1 steam engine, 1 hose carriage, hand pumps; 1600 feet good cotton hose; value of apparatus and supplies, \$7000; 17 volunteer members; expenses in 1887, \$375; steam whistle and bell alarm. Gilman W. Brown.

WATER SUPPLY—3 reservoirs; capacity 15,000 gallons each; 3 wells, river. Eben P. Stanwood, Town Clerk.

West Springfield, Hampden Co., population 4480; wood buildings, two stories; 2 hose carriages;

MASSACHUSETTS—Continued.

800 feet good rubber hose, 450 feet good linen; 18 members; bell alarm. E. S. Flower.

WATER SUPPLY—Gravity system; 1 reservoir; 11 miles street mains; 30 hydrants. J. M. Harmon, Town Clerk.

West Stockbridge, Berkshire Co., population 11648; area, 11,331 acres; wood buildings, two stories.

WATER SUPPLY—Gravity system; pressure, 140 pounds; 3 miles street mains. J. S. Moore, W. C. Spaulding.

Weymouth, Norfolk Co., population 110,740; area, 12,000 acres; fire limit, 9000 acres; fireworks ordinance; mercantile buildings, frame, one and a half and two stories; wooden roofs permitted; wood dwellings, one and two stories; department consists of 2 steam engines, a hand engine, 1 chemical engine, 4 hook and ladder trucks, 7 hose carriages; 7570 feet good hose; value of apparatus, \$20,000; 5 buildings owned, value \$12,500, 150 members, part paid; annual expenses, \$4075; bell alarm. Chief elected by board of engineers. F. D. Thayer.

WATER SUPPLY—Water-works; 300 hydrants; stream, ponds; 18 cisterns, filled by engine. Geo. G. Rier, John A. Raymond.

Whitinsville, Worcester Co., population 2340; no fire department; manufacturing establishments are protected by reservoirs and force pumps; this protection does not extend to all private property in the village.

WATER SUPPLY—Reservoir. G. E. Taft. D. B. Bostwick.

Whitman, Plymouth Co.; buildings, frame, one to three stories; wooden roofs permitted; 1 hook and ladder truck; 4 hose carriages; 2800 feet cotton hose, good; value of apparatus and supplies, \$820; membership, 75, paid part time; annual expenses, \$300; bell and whistle alarm. A. R. Warfield.

WATER SUPPLY—Stand-pipe; gravity system; 8 miles mains; 75 hydrants; 75 pounds pressure. J. C. Gilbert, Geo. N. Pearson, Town Clerk.

Wilbraham, Hampden Co., population 11724; buildings, wood, two stories; department consists of 1 hook and ladder truck; members, 24 volunteers; bell alarm. C. G. Robbins.

WATER SUPPLY—Wells. W. C. Stone, Town Clerk.

Williamburgh, Hampshire Co., population 12044; fire limit, 1000 acres; frame buildings, two stories; shingle roofs; a hand engine; a hose carriage; 1000 feet good hose, 200 feet rubber, 200 feet cotton, 100 leather; value of apparatus and supplies, \$5000; a buildings owned, value \$2000.

WATER SUPPLY—River and springs. T. M. Carter, Town Clerk.

Williamstown, Berkshire Co., population 13729; frame, stone and brick buildings, two to four stories; shingle roofs permitted; no fire department; quantity of hose.

WATER SUPPLY—Gravity pressure; 6 miles of mains; diameter, 6 inches; 4 hydrants. E. A. Tallmadge.

Winchendon, Worcester Co., population 4300; area, 3840 acres; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, frame, one and a half and two stories; department consists of 1 steam engine, 2 hand engines, 3 hose carriages; siamese couplings in use; 1400 feet cotton hose, good; 2500 feet leather hose, good, and 800 feet fair; a horses; value apparatus and supplies, \$10,000; a buildings owned, value \$5000; membership, 146, part paid; annual expenses, \$2483; fire alarm, bells, whistles and telephone. Chief elected by board of engineers. E. S. Merrill.

WATER SUPPLY—River, ponds and 10 cisterns. Geo. M. Whitney, Town Clerk.

Winchester, Middlesex Co., population 1439; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 4650 feet cotton hose, good; 1800 feet cotton, new; 62 men paid part time, 1 full time. C. T. Symmes.

WATER SUPPLY—Water-works, gravity pressure; river; 14 miles mains; 80 hydrants. Wm. T. Dotten, Geo. W. Spurr.

Winthrop, Suffolk Co., population 4100 buildings, frame, two and two and a half stories; wooden roofs permitted; department consists of 2 hook and ladder trucks, 4 hose carriages; 2000 feet cotton hose, good; value of apparatus and supplies, \$4000; members, 80; expenses in 1887, \$520; bell alarm. F. E. Tewksbury.

WATER SUPPLY—Revere water-works, to which Winthrop pays \$2000 per year; 9 miles street mains; 51 hydrants; pressure, 80 pounds.

Woburn, Middlesex Co., population 12,700; area, 7685 acres; fire limit, same; fireworks ordinance; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 steam engine, 2 hook and ladder trucks, 14 hose carriages; 5000 feet cotton hose; 500 feet linen, good; 2000 feet leather, poor; 3 horses owned; 10 in use; value of apparatus and supplies, \$25,000; 7 buildings owned, value \$11,500; membership, 97; 2 full paid; 95 part paid; annual expenses, \$500; fire alarm telegraph, 18 street boxes. Chief elected by board of engineers. Clarence Litchfield.

WATER SUPPLY—Direct pumping system, 14 reservoirs; 25 miles street mains and supply pipes; diameter, 4 to 16 inches, 292 hydrants; pressure, 40 to 90 pounds; annual expenses of water department, \$5500. Patrick Criely, Montessor Seely.

Worcester, Worcester Co., population 75,000; fireworks ordinance; causes of fires investigated; mercantile building, brick, four to six stories; wooden roofs permitted; dwellings, frame, three stories; department consists of 4 steam engines; 3 hook and ladder trucks, 16 hose carriages; 1600 feet rubber hose; 10,000 feet cotton hose; 2000 feet linen, 3000 feet leather, fair; 2000 feet cotton, 8000 feet poor hose; 26 horses; value of apparatus, \$90,000; 16 buildings owned, value \$153,000; membership, 152; full paid members, 22; part paid, 130; annual expenses, \$55,000; fire alarm telegraph, 58 street boxes. Chief elected by city council. S. E. Cowles.

WATER SUPPLY—2 reservoirs, gravity pressure, diameter, 4 to 20 inches; 700 hydrants; pressure, 75 to 160 pounds. M. A. Brady, E. N. Towne.

Wrenham, Norfolk Co., population 2710; 1 hand engine; 1 hose company; force pump owned by factory.

Report of 1887.

The following places have no fire protection: Acushnet, Bristol Co., population 12071. Agawam, Hampden Co., population 12357; water supply, wells and aqueduct. Ashfield, Franklin Co., population 1097. Auburn, Worcester Co., population 12668. Barnstable, Barnstable Co., population 4242; water supply, wells and cisterns. Becket Centre, Berkshire Co., population 1123. Bellingham, Norfolk Co., population 11189; water supply, river. Brimfield, Hampden Co., population 11134; water supply, wells and brooks. Carver, Plymouth Co., population 11091. Charlton, Worcester Co., population 11823. Chatham, Barnstable Co., population 2028. Chester, Hampden Co., population 11318; water supply, creek and wells. Colerain, Franklin Co., population 11605. Dartmouth, Bristol Co., population 13448. Dennis, Barnstable Co., population 12023. Dighton, Bristol Co., population 11782. Duxbury, Plymouth Co., population 11924; water supply, wells and springs. Easton, Bristol Co., population 3002. Freetown, Bristol Co., population 11457. Gilbertsville, Worcester Co., population 1030. Granville, Hampden Co., population 11193. Hadley, Hampshire Co., population 11747.

Hanover, Plymouth Co., population 11966. Hanson, Plymouth Co., population 1227. Hardwick, Worcester Co., population 3145. Harwich, Barnstable Co., population 2783. Hatfield, Hampshire Co., population 11367. Hinsdale, Berkshire Co., population 11657; water supply, wells and springs. Hyannis, Barnstable Co., population 200. Lanesborough, Berkshire Co., population 11212. Littleton, Middlesex Co., population 1067. Longmeadow, Hampden Co., population 11677. Lunenburg, Worcester Co., population 11071. Mansfield, Bristol Co., population 11239. Marion, Plymouth Co., population 1965. Marshfield, Plymouth Co., population 11649. Matfield, Plymouth Co., population 1000. New Marlborough, Berkshire Co., population 1661. Northbridge, Worcester Co., population 3785; water supply, pumps and hydrants. Northfield, Franklin Co., population 11705. Norton, Bristol Co., population 11718. Orleans, Barnstable Co., population 11176. Pembroke, Plymouth Co., population 11313. Princeton, Worcester Co., population 11038. Raynham, Bristol Co., population 1555. Rehoboth, Bristol Co., population 1788. Rochester, Plymouth Co., population

11021. Rowley, Essex Co., population 1183; hand pumps. Sandisfield, Berkshire Co., population 11019. Scituate, Plymouth Co., population 12350. Seekonk, Bristol Co., population 11295. Sheffield, Berkshire Co., population 12033. Sherborn, Middlesex Co., population 11391. Southampton, Hampshire Co., population 11025. Southborough, Worcester Co., population 12100. South Scituate, Plymouth Co., population 11589. Southwick, Hampden Co., population 11982. Stockbridge, Berkshire Co., population 1113. Sudbury, Middlesex Co., population 11165. Sutton, Worcester Co., population 11301. Swansea, Bristol Co., population 11403. Tewksbury, Middlesex Co., population 12323. Topsfield, Essex Co., population 11141. Truro, Barnstable Co., population 1972; frame buildings, one story, wooden roofs. Wareham, Plymouth Co., population 13500. West Boylston, Worcester Co., population 12977. West Bridgewater, Plymouth Co., population 11707. Westford, Middlesex Co., population 12193. Weston, Middlesex Co., population 12127. Westport, Bristol Co., population 12706. Wilmington, Middlesex Co., population 1991. Yarmouth, Barnstable Co., population 1856.

MICHIGAN.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Adrian, Lenawee Co., population 19350; 2 steam engines; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; 400 feet hose; 32 members, 6 full paid, 26 part paid. H. Bowen.

WATER SUPPLY—Holly system; 138 hydrants; 39 cisterns; annual expenses of department, \$10,500. A. L. Hass, John Mandaley.

Albion, Calhoun Co., population 3900; 1 chemical engine; 1 steam engine; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1450 feet of hose; 35 volunteer members, 1 part paid; annual expenses, \$1300; 2 horses. F. W. Peabody.

WATER SUPPLY—Race and river; 1 pump; 1 hydrant. W. W. Austin, City Clerk.

Allegan, Allegan Co., population 12640; area, 25,600; fire limit, 26 acres; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; no new buildings can be erected in the fire limits only of brick or stone, and with metal or gravel roofs, and no wooden buildings can be repaired only by putting on a metal or gravel roof; wood dwellings, one and a half stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1200 feet good rubber hose, 2400 feet cotton, 250 feet linen; value of apparatus and supplies, \$2500; 1 building owned, value \$500; 60 volunteer members; annual expenses, \$400; bell alarm. Chief elected by members. W. B. Atkins.

WATER SUPPLY—Water-works; direct pumping system; river and wells; 5 miles street mains; diameter, 4 to 8 inches; 36 hydrants; pressure, 100 pounds; annual expenses of water department, \$1280. M. Dyer, J. M. Killian.

Alma, Gratiot Co., population 11193; 2 hose carriages; 1000 feet hose; 1 hook and ladder truck; 40 volunteer members.

WATER SUPPLY—Direct pressure; 18 hydrants. C. L. Delavan.

Report of 1886.

Almont, Lapeer Co., population 1807; 3 chemical engines; 2 hand engines; 1 hose cart; 1 hook and ladder truck; 600 feet good rubber hose. A. W. Ferguson.

WATER SUPPLY—3 cisterns, 1 well and creek. A. H. Patterson, Village Clerk.

Alpena, Alpena Co., population 12,000; 2 steam engines; 2 hose carriages; 4150 feet good hose; 2 men paid full time, 22 men part; telegraph alarm, 12 boxes; 4 horses. A. L. Power.

WATER SUPPLY—Water-works; direct pumping system; capacity, 147,000 gallons per hour; 13 miles of mains; 140 hydrants; 8 pumps. W. E. Rogers, W. McDonald.

Ann Arbor, Washtenaw Co., population 10,000; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 5 hose carriages; 4000 feet of hose; membership, 75, volunteers; annual expenses, \$1000. R. F. Sanford.

WATER SUPPLY—Gravity and direct; 15 miles mains; 16 cisterns; 112 hydrants; pressure, 65 to 100 pounds. A. W. Hamilton, Geo. Pond.

Au Sable, Iosco Co., population 3500; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 800 feet of rubber hose; 1000 feet of cotton, good; membership, 20, paid part time. A. F. McDonald.

WATER SUPPLY—Direct pressure; 58 hydrants; river and 2 cisterns. J. S. D. Scott, C. A. Jahrans.

Bangor, Van Buren Co., population 1200; area, 1200 acres; 1 hook and ladder truck; 1 hand engine; 1 hose cart; volunteer department. Fred. E. Beers.

WATER SUPPLY—Cisterns. W. H. Reynolds, Town Clerk.

Battle Creek, Calhoun Co., population 12,000; area, 2860; fire limit, 70 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; dwellings, wood, two stories; department consists of 2 steam engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3500 feet cotton hose, good; 3 horses; value of apparatus and supplies, \$10,000; 2 buildings owned, value \$10,000; membership, 26, a full paid members, 24 part paid; annual expenses, \$4000; bell alarm; telephone. Chief elected by common council. J. G. Bohnett.

WATER SUPPLY—8 cisterns, supplied by steamers from river, capacity 115,200 gallons daily; 7 hydrants; water-works; stand-pipe and direct pressure; 12 miles of mains; 114 hydrants. E. C. Nichols, C. R. Thompson.

MICHIGAN—Continued.

Bay City, Bay Co., population 34,600; area, 5180 acres; fire limit, 160 acres; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; wood dwellings, two stories; department consists of a steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 fire-escape truck, 5 hose carriages, 3 fireboats; 2600 feet good rubber hose, 500 feet poor; 10,000 feet good cotton; 14 horses; value of apparatus and supplies, \$38,000; value of buildings owned, \$18,500; 39 members, 7 full paid, 32 part paid; annual expenses, \$14,000; telegraph alarm, 39 boxes. Chief elected permanently during competency by fire commissioners (non-political department). T. K. Harding.

WATER SUPPLY—Direct pumping system; 24½ miles street mains; diameter, 4 to 20 inches; 180 hydrants; pressure, 90 pounds, ordinary; extra, 130 pounds; pump capacity, 6,000,000 gallons per day. E. L. Dunbar, J. B. Barber.

Benton Harbor, Berrien Co., population 3000; area, 640 acres; fire limit, 16 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; wood and brick dwellings, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 1600 feet good rubber hose; 2 horses; value of apparatus and supplies, \$5800; 2 buildings owned, value \$5300; 20 members, 2 paid; bell alarm. Chief elected by company. Daniel Green.

WATER SUPPLY—Canal, 4 hydrants and 3 cisterns. J. C. Russell, Town Clerk.

Big Rapids, Mecosta Co., population 15917; area, 2560 acres; fire limit, 40 acres; mercantile buildings, brick, three and four stories; brick and wood dwellings, two stories; department consists of 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 3500 feet good hose; value of apparatus and supplies, \$11,600; 4 buildings used, value \$3500; 60 members, paid part time; bell and steam whistle alarm. Chief elected by common council. S. G. Woster.

WATER SUPPLY—Direct pumping system; 10 miles street mains; diameter, 4 to 16 inches; 84 hydrants; pressure, 120 pounds; annual expenses of water department, \$4215; 25 street boxes. Fred. Hermon, S. A. Stambaugh.

Blissfield, Lenawee Co., population 11966; area and fire limit, 400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; wood and brick dwellings, two stories; department consists of 1 steamer, 4 chemical hand extinguishers, 1 hose carriage; 1100 feet good rubber hose, 500 feet poor rubber; value of apparatus and supplies, \$3800; buildings, \$3000; 42 volunteer members; annual expenses, \$70; fire alarm, bells. Chief elected by council. D. E. Herington.

WATER SUPPLY—River, basin, 5 cisterns and 1 hydrant; cisterns supplied by river; capacity, 25,000 gallons each daily. C. W. Barb, Town Clerk.

Brighton, Livingston Co., population 1855; area, 960 acres; mercantile buildings, frame and brick, two stories; wooden roofs; frame dwellings, two stories; department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 900 feet good rubber hose; value of apparatus and supplies, \$2700; part of building in use, value \$1000; 27 volunteer members; annual expenses, \$30; bell alarm. Chief appointed by common council. John Becker.

WATER SUPPLY—Pond, creek, 12 cisterns, supplied by engine. F. Judson, Town Clerk.

Buchanan, Berrien Co., population 12070; 1 steamer; 1 hand engine; 2 hose carriages; 1000 feet good hose; 52 men, partly paid.

WATER SUPPLY—Creek and 4 cisterns. Report of 1886.

Cadillac, Wexford Co., population 5000; 3 hose carriages; 1 hook and ladder truck; 3000 feet cotton hose; 900 rubber, good; 500 poor; 60 men, volunteers. C. C. Dunham.

WATER SUPPLY—Direct pressure; 4½ miles street mains and supply pipes; 22 hydrants. H. N. Green, E. M. Hutchinson.

Care, Tuscola Co., population 2400; buildings, brick and wood, 1 to 3 stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; 500 poor; 500 cotton, good; value of apparatus and supplies, \$200; members, 47, volunteers; expenses in 1887, \$300; bell alarm. P. D. Riddle.

WATER SUPPLY—Cisterns and Holly water-works, gravity, pressure; 3 miles street mains; 30 hydrants. C. A. Thomas, A. Moreland.

Carrolton, Saginaw Co., population 1057; buildings frame, two stories; wooden roofs permitted; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet of good rubber hose; value of apparatus and supplies, \$8000; membership, 62, 2 paid; bell alarm. Jos. Bierd.

WATER SUPPLY—River and tanks. B. Griffin, Town Clerk.

Cedar Springs, Kent Co., population 1104; area, 960 acres; fireworks ordinance; frame and brick buildings, one and a half and two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 600 feet linen hose, good; 1 building owned, value \$1200; bell alarm.

WATER SUPPLY—6 cisterns and brooks. D. C. Lyle, Town Clerk.

Central Mine, Keweenaw Co., population 1300; frame buildings, one and a half and two stories; wooden roofs permitted; no fire department; 500 feet hose; 400 volunteers; whistle alarm.

WATER SUPPLY—4 reservoirs; gravity pressure; 800 feet supply pipes; 3 hydrants; pressure, 150 pounds.

Report of 1887.

Centreville, St. Joseph Co., population 1000; 1 hook and ladder truck, with extinguishers; good company. Wm. F. Puck.

WATER SUPPLY—Wells. C. F. Findley, Town Clerk.

Charlevoix, Charlevoix Co., population 1186; frame and brick buildings, two stories; wooden roofs; 1 steam engine; 1 hand engine; 2 hose carriages; value of apparatus and supplies, \$3500; 25 members, 1 paid; annual expenses, \$500; telephone alarm.

WATER SUPPLY—2 reservoirs and lake; capacity of reservoirs, 500 barrels. H. S. Harsha, Town Clerk.

Charlotte, Eaton Co., population 4500; brick and wood buildings, one and two stories; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; siamese couplings; 2500 feet good cotton hose; 2 buildings owned, value \$70,000; value of apparatus and supplies, \$11,000; 28 members, part paid; annual expenses, \$800 to \$1200; telephone alarm. Chief elected by department. C. E. K. Baxter.

WATER SUPPLY—12 cisterns; capacity, 1200 to 1500 bbls each; water-works; capacity, 2,000,000 gallons daily; 11 miles street mains; diameter, 4 to 6 inches; 65 hydrants; pressure, 70 pounds. City Council, L. J. Smith.

Cheboygan, Cheboygan Co., population 4500; area, 1500 acres; mercantile buildings, wood, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 2000 feet good cotton hose; 500 feet leather, poor; value of apparatus and supplies, \$3000; 1 building in use, owned by village; 100 volunteer

members; annual expenses, \$500; whistle alarm. Chief recommended by department and appointed by council. J. E. Culvey.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied from 2 wells; capacity, 2,000,000 gallons daily; 3½ miles street mains; diameter, 4 to 12 inches; 22 hydrants; pressure, 90 pounds; artesian wells and lake. Chas. Adams, Wm. E. Shoemaker.

Clinton, Lenawee Co., population 843; 5 chemical extinguishers; 1 chemical engine; 1 hook and ladder truck; 48 galvanized iron buckets. C. D. Cutting, Village Clerk.

WATER SUPPLY—Cisterns and force pumps.

Coldwater, Branch Co., population *6000 area, 500 acres; fire limit, 40 acres; firework's ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of a steam engine, 2 hose carriages; 2300 feet cotton, good; 400 poor; 2 horses; value of apparatus and supplies, \$8500; 1 building owned by city, value \$5000; membership, 18, part paid; annual expenses, \$1500; bell and telephone alarm. Chief elected by company and approved by council. A. E. Hutchins.

WATER SUPPLY—2 reservoirs, supplied by pumping, and 22 wells. C. F. Ruggles, Town Clerk.

Constantine, St. Joseph Co., population 13398; area, 920 acres; fire limit, 100 acres; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 11 chemical hand extinguishers, 1 hose carriage; siamese couplings used; hose good, 300 feet rubber, 600 feet linen; value of apparatus and supplies, \$25,000, including water-works; 1 building in use, value \$2000; membership, 21, volunteers; annual expenses, \$300; bell alarm. Chief confirmed by common council. S. F. Greene.

WATER SUPPLY—Direct pumping system; 4½ miles street mains; diameter, 4 to 10 inches; 45 hydrants; pressure, 100 pounds. E. Straub, O. E. Wilson.

Cornua, Shiawassee Co., population 1451 buildings, brick and wood, one and two stories; tin and tar roofs; department consists of 1 steam engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, good; 2 horses; membership, 53, 1 paid full; bell alarm. L. H. Wilcox.

WATER SUPPLY—River, wells and tank. E. Harrington, H. C. Kieme.

Decatur, Van Buren Co., population 1267; 1 hook and ladder truck; membership, 24, volunteers; annual expenses, \$100. Ed. Arnold.

WATER SUPPLY—3 cisterns. H. M. Brodrick, Town Clerk.

Deerfield, Lenawee Co., population 1447; hand engine.

WATER SUPPLY—River; 6 cisterns. Report of 1887.

Detroit, Wayne Co., population *219,000; area, 8640 acres; fire limit, 1800 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; dwellings, frame, two stories; department consists of 16 steam engines, 4 chemical engines, 22 chemical hand extinguishers, 6 hook and ladder trucks, 16 hose carriages; siamese couplings used; 27,500 feet good cotton hose; 92 horses; value of buildings, apparatus and supplies, \$651,729; 20 buildings used; membership, 233, full paid; annual expenses, \$267,514; telegraph and watch tower alarm, 100 boxes. Chief elected by board of fire commissioners. James Battle.

WATER SUPPLY—Pumping system; 300 reservoirs; 323 miles street mains and supply pipes; diameter 3 to 42 inches; 1379 hydrants; pressure, 35 pounds; annual expenses of water department, \$492,266. Board of Water Commissioners, A. G. Krouberg.

Dowagiac, Cass Co., population *3000; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hose carriage; 1900 feet good hose; 300 feet poor. Thomas Henwood.

WATER SUPPLY—River and 4 cisterns. J. O. Becraft, Town Clerk.

East Saginaw, Saginaw Co., population 129,100; area, 4000 acres; fire limit, 1000 acres; mercantile buildings, wood and brick, one to five stories; shingle roofs permitted; dwellings brick and frame, one and two stories; department consists of 1 steamer, 1 hook and ladder truck, 5 hose carriages, 2 fire boats; 6000 feet good hose; 1000 feet poor; 8 horses; value of apparatus and supplies, \$100,000; buildings, \$17,000; membership, 20; 13 full paid; 7 part paid; annual expenses, \$10,000; telephone alarm, 28 boxes. Chief elected by common council. Geo. W. Wallis.

WATER SUPPLY—Direct pumping system; 37 miles street mains; diameter, 4 to 16 inches; 250 hydrants; pressure, 80 to 100 pounds. Henry R. Good, Ferd. A. Ashley.

Eaton Rapids, Eaton Co., population *2700; causes of fires investigated; mercantile buildings, brick, three and four stories; dwellings, wood, two stories; department consists of 1 steam engine; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 300 feet good rubber hose; 400 feet poor; 1000 feet cotton hose, good; value of apparatus and supplies, \$8000; value of buildings, \$3000; membership, 40; all paid; bell alarm. S. A. Bentley.

WATER SUPPLY—River; mill race; 2 cisterns, supplied by steamers, capacity, 60,000 gallons daily. G. D. Wilcox, Town Clerk.

Edmore, Montcalm Co., population 1180; buildings, brick and frame, two stories; 1000 feet good cotton hose; 60 feet poor; value of apparatus and supplies, \$10,000; 17 volunteer members; annual expenses, \$1000; bell alarm; watchman.

WATER SUPPLY—Wells; gravity and direct pressure; capacity of pumping, 500 gallons; ¼ mile of mains; 7 hydrants; pressure, 120 pounds. C. E. Powell, E. A. Run dell.

Escanaba, Delta Co., population 14335; fireworks ordinance; mercantile buildings, wood and brick, two stories; shingle roofs permitted; dwellings, one and a half and two stories; department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1800 feet good hose; 500 feet poor; value of apparatus and supplies, \$9000; 1 building owned, value \$3000; 32 volunteer members; annual expenses, \$2000; bell alarm. Chief elected by Mayor and confirmed by council.

WATER SUPPLY—Water-works; 2 pumps; capacity, 2,300,000 gallons daily; diameter of main, 10 inches; 8 miles of mains, 70 hydrants. E. C. Cook.

Report of 1887.

Essesville, Bay Co., population 1356; buildings, brick and wood, 1½ and 2½ stories; 1 hook and ladder truck; bell alarm.

WATER SUPPLY—River, wells and cisterns. Wm. Felker, Clerk.

Evart, Osceola Co., population *2000; buildings, wood, two stories; department consists of 1 hook and ladder truck; 3 hose carriages; 1500 feet good cotton hose; 350 poor; value of apparatus and supplies, \$2000; 37 volunteer members; expenses in 1887, \$600; electric alarm, 18 boxes. T. K. Park.

WATER SUPPLY—Water-works; direct pressure; pumps, Walker; 4 miles street mains; 20 hydrants, pressure, 120 pounds. N. Swett, R. A. Bennett.

Fentonville, Genesee Co., population 12232; area, 1280 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wood dwellings, two stories; department consists of 1 steam en-

MICHIGAN—Continued.

gine, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose and 1000 feet cotton hose, good; value of apparatus and supplies, \$7000; 1 building owned, value \$5000; 76 members, 4 paid; annual expenses, \$400; bell alarm. Chief nominated by department and appointed by council. A. J. Hirst.

WATER SUPPLY—4 cisterns, supplied from river; 2 horses. J. F. Davis, Town Clerk.

Flint, Genesee Co., population 11,000; area, 3975 acres; fire limit, 85 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; brick and wood dwellings, two and three stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 3000 feet good cotton hose; 5 horses; value of apparatus and supplies, \$13,000; 3 buildings owned, value \$7600; 12 members, 4 full paid, 8 part paid; annual expenses, \$4500; bell and telephone alarm. Chief elected by common council. Jas. Williams.

WATER SUPPLY—Direct pumping system; river; 18 cisterns, supplied from wells by steamer, capacity 250 to 1500 barrels; 10 miles street mains; diameter, 4 to 16 inches; 120 hydrants; water-works owned by private corporation. W. Hamilton, John Hicock.

Fort Gratiot, St. Clair Co.; frame buildings, two stories; wooden roofs; department consists of 1 hose carriage, 1000 feet good cotton hose; value of apparatus and supplies, \$1500; 18 volunteer members; whistle alarm. Thos. Dibell.

WATER SUPPLY—Direct pumping system; 6 miles mains; 35 hydrants; pressure, 60 pounds. Ed. Hollis, Chas. Frink.

Fowlerville, Livingston Co., population 1035; brick and wood buildings, two stories; department consists of a hook and ladder trucks, chemical extinguishers; value of apparatus and supplies, \$400; 31 volunteer members; bell alarm. W. A. Benjamin.

WATER SUPPLY—Wells and cisterns. G. D. Hamilton.

Fremont, Newaygo Co., population *1200; wood buildings, two stories; department consists of 4 chemical engines, 4 hose carriages; 1800 feet good rubber hose, 1800 feet good cotton; volunteer members; electric alarm, 7 boxes. J. Gerlur.

WATER SUPPLY—Direct pressure; Walker pumps; 1 mile street mains; 7 hydrants; pressure, 80 pounds. Alex. Reed.

Grand Haven, Ottawa Co., population *6000; fire limit, 100 acres; mercantile buildings, brick and frame, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose, good; 1800 feet cotton hose, good; 2 horses; value of apparatus and supplies, \$11,000; 2 buildings owned, value \$6000; membership, 17; 2 full paid, 15 part paid; annual expenses, \$2000; telephone alarm. Chief nominated by department and appointed by common council. Jos. Palmer.

WATER SUPPLY—Water-works, direct pumping system; 6 miles street mains; diameter, 4 to 12 inches; 66 hydrants; pressure, 100 pounds; annual expenses of water department, \$1450. A. L. Holmes, Wm. N. Angel.

Grand Ledge, Eaton Co., population 1378; buildings, brick and frame, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 300 feet cotton, good; value of apparatus and supplies, \$3000; membership, 40, volunteers; annual expenses, \$300; bell alarm.

WATER SUPPLY—River and cisterns; 2 reservoirs.

Report of 1887.

Grand Rapids, Kent Co., population 150,000; area, 5760 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; dwellings, wood and brick, two stories; department consists of 3 steam engines, 2 chemical engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 110,500 feet cotton hose; 33 horses; value of apparatus and supplies, \$57,750; 6 buildings owned, value \$48,000; membership, 76; full paid, 35; part paid, 41; telegraph alarm, 65 boxes. Chief elected by board of police and fire commissioners. Henry Lemoine.

WATER SUPPLY—Reservoir, gravity system; 26½ miles street mains and supply pipes; diameter 4 to 20 inches; 278 hydrants; pressure, 60 pounds; annual expenses of water department, \$17,242.72. John Belknap, City Clerk.

Greenville, Montcalm Co., population 13066; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, good; 1500 feet cotton hose; 2 men paid full time, 10 men part; 3 horses.

WATER SUPPLY—River and 7 cisterns, 376,000 gallons capacity.

Report of 1887.

Hancock, Houghton Co., population *3500; 1 steam engine; 3 hose carriages; 2000 feet hose; membership, 17, part paid; annual expenses, \$3500. A. J. Scott.

WATER SUPPLY—Direct pressure; 18 hydrants; 6 cisterns; Worthington pumps. E. Lee, M. Finn.

Harrison, Clare Co., population 900; wooden buildings, one and a half and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose; 40 volunteer members; telegraph alarm. P. D. Cornell.

WATER SUPPLY—Water-works; Holly system; direct pressure; pumps, 200 pounds pressure; 16 hydrants; 200 pounds pressure. John Wiley, Geo. Cimmerer.

Hastings, Barry Co., population *2800; area, 640 acres; fire limit, 20 acres; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; 150 feet poor; 600 feet poor rubber; value of apparatus and supplies, \$4000; 48 part paid members; annual expenses, \$1200; bell and whistle alarm. Chief appointed by department and elected by council. H. F. Ford.

WATER SUPPLY—Water-works; direct pressure; 40 hydrants. W. L. Wilkins, Chas. Warner.

Hillsdale, Hillsdale Co., population 4000; area, 2600 acres; fire limit, 40 acres; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 chemical engine, 2 hose carriages; siamese couplings used; good hose; 1500 feet rubber hose; value of apparatus and supplies, \$6000; 1 building used; 20 part paid members; annual expenses, \$2130; bell and telephone alarm. Chief appointed by common council. W. H. Perry.

WATER SUPPLY—Water-works; 8 miles of mains with 65 hydrants. Chas. McKercher, M. J. Davis.

Holland, Ottawa Co., population 14000; 2 hand engines; 3 hose carriages; 5500 feet hose; 25 volunteer members; annual expenses, \$500. A. Hunter.

WATER SUPPLY—Wells and 24 cisterns; 4½ miles street mains; 40 hydrants. G. H. Sipp, City Clerk.

Holly, Oakland Co., population 11303; 12 chemical extinguishers; 2 hose carriages; 1150 feet good rubber hose; 20 paid men. J. Bensett.

WATER SUPPLY—Water-works; direct pumping system; 3½ miles mains; 17 hydrants. H. Strahan, Town Clerk.

Homer, Calhoun Co., population 11044; area, 640 acres; fire limit, 8 acres; mercantile buildings, brick, two stories; wood dwellings, one and one and a half and two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet of hose; value of apparatus and supplies, \$1200; 1 building owned, value \$2500; 50 volunteer members; annual expenses, \$150; bell alarm. Chief elected by council. C. F. Avery.

WATER SUPPLY—Poor; 2 cisterns; 1 artesian well, operated by a 6-inch force pumps. W. W. Snider, Town Clerk.

Houghton, Houghton Co., population 11564; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet good rubber hose, 1000 feet poor; 200 feet good leather, 300 feet poor; 34 volunteers. Jas. Healy.

WATER SUPPLY—Lake and 7 cisterns; water-works; 4 to 10-inch mains; reservoir, capacity 175,000 gallons; 20 hydrants. John Slockett, William Butterfield.

Howell, Livingston Co., population 12094; brick and wood buildings, one and three stories; department consists of 2 chemical extinguishers; 300 feet rubber hose; value of apparatus and supplies, \$2500; 40 volunteer members; expenses in 1887, \$300; bell alarm. Thos. B. Clark.

WATER SUPPLY—Driven wells.

Hudson, Lenawee Co., population 2500; 1 steam engine; 1 hand engine; 3 hose carriages; 500 feet cotton hose; 1500 feet rubber hose; 62 full paid members; annual expenses, \$1500. J. C. Wvkoft.

WATER SUPPLY—13 cisterns and river. George Brewster, City Clerk.

Imlay City, Lapeer Co., population 1600; 1 hand engine; 4 chemical hand extinguishers; 2 hose carriages; 1200 feet hose; ladders; 38 volunteer members. Chief appointed by board of trustees. William Gooding.

WATER SUPPLY—13 cisterns. John Robinson, Town Clerk.

Ionia, Ionia Co., population 5,000; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2300 feet rubber hose, good; 42 men, paid full time. W. H. Hearsey.

WATER SUPPLY—Water-works; 4 artesian wells; 12 miles mains; 99 hydrants. Wm. Beals, E. W. More.

Iron Mountain, Menominee Co., population 5500; area, 320 acres; fire limit, 160 acres; fireworks ordinance; frame buildings, two stories; shingle roofs; 1 steam engine; 2 hose carriages; 1200 feet rubber hose; 600 cotton, good; 200 feet rubber, poor; 2 horses; value of apparatus, \$6500; 1 building used, value \$2000; 10 men, paid; expenses in 1887, \$2000; bell alarm. T. B. Carlin.

WATER SUPPLY—3 reservoirs, supplied by steam, capacity 8,640,000 gallons daily. F. E. Crocker, Village Clerk.

Ishpeming, Marquette Co., population 11,000; frame, brick and stone buildings, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3700 feet rubber hose, good; 1000 rubber and cotton, fair; 400 feet cotton, good; value of apparatus and supplies, \$15,000; buildings in use, owned by city, value \$7000; membership, 35 volunteers; annual expenses, \$3500; electric, telephone and bell alarm; 24 boxes. Chief elected by department and confirmed by council. W. O. Tistov.

WATER SUPPLY—4 reservoirs, supplied by creek; direct pumping system; 12 miles street mains and supply pipes; diameter, 3 to 12 inches; 47 hydrants; pressure, 100 pounds. Peter A. Kilstrom, John B. Titon.

Ithaca, Gratiot Co., population 2200; buildings, brick and frame, two and three stories; department

consists of 1 horse power engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet good cotton hose; value of apparatus and supplies, \$3000; membership, 75 volunteers; bell alarm. O. F. Jackson.

WATER SUPPLY—Tanks; capacity, 1000 to 1500 barrels. Jas. Owen, J. P. Gibbs.

Jackson, Jackson Co., population 25,000; 1 steam engine; 2 double tank chemical engines; 2 hose carriages; 4550 feet new hose; 1 hook and ladder truck; membership, 8 part paid, 19 full paid men; 12 horses; Gamewell alarm, telephone; annual expenses, \$16,000. T. J. Conely.

WATER SUPPLY—Direct pumping system, 230 hydrants; annual expenses of water department, \$12,000. Benj. Porter, Chas. Hunt.

Jonesville, Hillsdale Co., population 11537; area, 1440 acres; fire limit, 18 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 500 feet good rubber hose; 1000 feet cotton; value of apparatus and supplies, \$4970; 1 building owned, value \$2500; 50 members; 2 paid; annual expenses, \$300; bell alarm. Chief nominated by department and confirmed by common council. C. H. Levens.

WATER SUPPLY—Mill race, river and wells; cisterns. J. I. Dennis, Town Clerk.

Kalamazoo, Kalamazoo Co., population 20,000; area, 256 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwelling, frame, two stories; department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages; 1000 feet good rubber hose; 750 poor; 4000 feet good cotton hose; 9 horses; value of apparatus and supplies, \$20,000; 2 buildings used; 86 members; 13 full paid; 20 part paid; annual expenses, \$6000; telegraph alarm; 21 boxes. Chief appointed by city council. B. J. Healey.

WATER SUPPLY—Direct pumping system; 4 reservoirs, capacity 3,010,000 gallons daily; 20 miles street mains; diameter, 4 to 20 inches; 200 hydrants; 90 pounds pressure; annual expenses of water department, \$27,000. Geo. Chandler, C. Strong.

Lake Linden, Houghton Co., population 2700; buildings, stone, brick and frame, two to six stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$3000; 30 volunteer members; annual expenses, \$300; steam whistle, telegraph and bell alarm. E. Stihline.

WATER SUPPLY—Reservoir, supplied by stream and artesian well; capacity, 476,000 gallons; direct pressure; 2 miles of mains; 31 hydrants; 80 pounds pressure. F. O. Mayo, J. H. Wilson.

Lansing, Ingham Co., population 12,000; area, 640 acres; fire limit, 300 acres; mercantile buildings, frame and brick, three stories; wooden roofs; dwellings, wood and brick, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1500 feet good rubber hose; 2500 feet cotton; 400 poor; 4 horses; value of apparatus and supplies, \$40,000; 2 buildings owned, value \$1500; 23 members; 2 full paid; 21 part paid; annual expenses, \$6000; bell alarm. Chief appointed by common council. W. S. Wright.

WATER SUPPLY—Water-works; 17½ miles of water-pipe; 172 hydrants; 2 Worthington pumps, capacity 1,500,000 gallons; stand-pipe, 18 feet in diameter and 152 feet high. Geo. Spangler, City Clerk.

Lapeer, Lapeer Co., population 2897; area, 3200 acres; fire limit, 12 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwell-

MICHIGAN—Continued.

ings, wood and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 300 feet good rubber hose; 2500 feet poor; 1200 feet good cotton; value of apparatus, \$7000; 1 building owned, value \$6000; 45 volunteer members; annual expenses, \$1500; bell alarm. Chief elected by common council.

WATER SUPPLY—River and 4 cisterns, filled by steamer; capacity, 45,000 gallons daily. Report of 1886.

Leslie, Ingham Co., population 11,150; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; 900 feet hose, good. H. C. Yerby.

WATER SUPPLY—Creek; 7 reservoirs; 500,500 gallons capacity. G. C. Moody, Town Clerk.

Lexington, Sanilac Co., population 1838; area, 430 acres; fire limit, 300 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, two stories fireproof roofs; dwellings, wood, one and one-half stories; department consists of 1 hand engine, 1 hose carriage; 1000 feet rubber hose, good; 1000 feet poor; buildings used owned by village; membership 50, volunteers; bell alarm. Chief elected by members. George Henry.

WATER SUPPLY—12 water tanks, filled by springs. O. Moore, City Clerk.

Lowell, Kent Co., population 12200; brick and frame buildings; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet of cotton hose, good; 300 feet rubber, good; 200 poor; 2 horses; 2 pumps; 1 building used; members part paid. J. C. More.

WATER SUPPLY—3 reservoirs and a river; 3 Holly pumps. E. A. Sunderlin, Town Clerk.

Ludington, Mason Co., population 7131; 1 hand engine; 4 hose carriages; 3000 feet hose, good; 27 men, paid. Thos. Ford.

WATER SUPPLY—Water-works; pump to mains; 3.5-10 miles of mains; 65 hydrants; pressure, 115 pounds. J. Gaylord, J. B. McMahon.

Lyons, Ionia Co., population 950; 500 feet linen, good; 12 volunteers. Wm. Rodgers.

WATER SUPPLY—Water-works, mill-race; direct pumping system; 1200 feet of main; 7 hydrants. John McQuillin, Town Clerk.

Manchester, Washtenaw Co., population 11274; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 1 hose carriage; 1000 feet hose; 60 volunteer members. B. G. Lovejoy.

WATER SUPPLY—River and reservoir; capacity, 800 barrels. J. F. Nestel, Town Clerk.

Manistee, Manistee Co., population 112,000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 1000 feet good rubber hose, 300 feet poor; 4000 feet linen; 4 men paid full time, 10 men part, 30 volunteers; 3 horses; electric and telephone alarm.

WATER SUPPLY—Water-works, pump to mains; 12 miles of mains; 84 hydrants; pressure, 100 to 150 pounds.

Manistique, Schoolcraft Co., population 3000; wood buildings, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 2000 feet good rubber hose, 30 poor; value of apparatus and supplies, \$2400; 120 volunteer members; bell alarm. E. C. Brown.

WATER SUPPLY—Wells and cisterns. George MacLorain.

Marine City, St. Clair Co., population 3000; area, 400 acres; fireworks ordinance; causes of fires investigated; frame dwellings, two and one-half stories; shingle roofs; department consists of 1 steam engine (in reserve), 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet

good rubber hose, 600 feet poor; 70 volunteers; 1 building in use, value \$500; electric alarm, 13 boxes, also whistle and bell. Chief elected by city board. A. Bowers.

WATER SUPPLY—Water-works; 3 miles of mains; 32 hydrants. John Minnie, J. H. Thinken.

Marquette, Marquette Co., population 7000; area, 500 acres; fire limit, 35 acres; fireworks ordinance; mercantile buildings, brick, three stories; frame dwellings, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 8000 feet rubber and cotton hose, 1500 good; 2 horses; value of apparatus and supplies, \$8000; 1 building owned, value \$5000; 32 members, a full paid, 10 honorary members, 30 part paid members; annual expenses, \$2500; electric fire alarm, 6 street boxes. Chief appointed by board of fire and water commissioners. James Young.

WATER SUPPLY—Direct pumping system; 7.5 miles of mains; diameter, 4 to 16 inches; 62 hydrants; pressure, 135 pounds; annual expenses of water department, \$700. John Kern, Superintendent.

Marshall, Calhoun Co., population 1408; area, 2560 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; shingle roofs; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, a hook and ladder truck, 4 hose carriages; siamese couplings used, hose, good, 600 feet rubber, 1250 feet cotton, 600 feet leather; value of apparatus and supplies, \$12,000; 3 buildings in use; membership, 145; full paid members, 2; part paid, 14; telephone alarm. Chief elected by council. J. T. McHugh.

WATER SUPPLY—25 artesian wells; 2 cisterns, supplied from wells, capacity unlimited. F. R. Ambur, Clerk Clerk.

Mason, Ingham Co., population 1884; 1 steam engine. W. E. Howard.

WATER SUPPLY—Stream and cisterns. A. G. Lyon, Town Clerk.

Menominee, Menominee Co., population 10,000; area, 1280 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, two stories; department consists of 2 steam engines, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 3 hand carts; 3000 feet rubber hose, new; 500 feet poor; 100 feet leather, new; 5 horses; value of apparatus and supplies, \$20,000; 1 building owned, value \$8000; membership, 18; full paid members, 2; part paid, 2; annual expenses, \$2080; electric alarm, 17 street boxes. Chief elected by fire department. J. C. Sherman.

WATER SUPPLY—Water-works; river and 7 cisterns; 91 hydrants. N. E. Mabury.

Midland, Midland Co., population 3000; area, 2500 acres; fireworks ordinance; mercantile buildings, brick and wood, three stories; dwellings, wood, one and a half stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber hose; 1500 feet cotton hose, good; value of apparatus and supplies, \$10,000; 2 buildings owned, value \$3000; membership, 40 volunteers; annual expenses, \$3500; telephone alarm. Chief elected by members, confirmed by council. T. Hart.

WATER SUPPLY—Direct pumping system; capacity, 2,500,000 gallons daily; 4½ miles street mains and supply pipes; diameter, 4 to 10 inches; 34 hydrants; pressure, 60 pounds; annual expenses of water department, \$1200. S. T. Gordon.

Millford, Oakland Co., population 1254; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet of hose; membership, 100; 1 paid; annual expenses, \$250. D. H. Le Vanseler.

WATER SUPPLY—River, pond and 2 cisterns. John H. Wooten, City Clerk.

Monroe, Monroe Co., population 5500; area, 363 acres; fire limit, 50 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, brick, two stories; department, a steam, a hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2000 feet rubber hose, good; 500 feet rubber, poor; 2000 feet cotton, new; value of apparatus and supplies, \$12,000; 5 buildings owned, value \$10,000; membership, 68, part paid; annual expenses \$2000; electric alarm, bells. Chief elected by department and approved by council. C. A. Golden.

WATER SUPPLY—6 cisterns; capacity, 90,000 gallons; 4 artesian wells; river. Thos. Strong, Town Clerk.

Montague, Muskegon Co., population 2340; mercantile buildings, brick, two stories; shingle roofs; department consists of 1 steam engine, 1 hand engine, 2 hose carriages, 1 fireboat; 500 feet of rubber hose; 2000 cotton, good; value of apparatus and supplies, \$11,000; value of buildings, \$6000; membership 21, part paid; annual expenses, \$1034; bell and whistle alarm. Chief appointed by common council. G. M. Duram.

WATER SUPPLY—Water-works; 2000 feet of mains; diameter, 4 inches; 7 hydrants; mills have 1800 feet, with 10 hydrants. Daniel Fisk, E. Leedom.

Morenci, Lenawee Co., population 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 700 feet hose; 75 volunteer members. A. D. Stephenson.

WATER SUPPLY—5 wells and 20 hydrants. C. A. Wilson, Town Clerk.

Mount Clemens, Macomb Co., population 3827; 1 hand engine; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, good; 300 feet, poor; 1000 cotton, good; 75 volunteers. Wm. E. Hall.

WATER SUPPLY—River; 10 cisterns. Charles Fitch, Town Clerk.

Mt. Morris, Genesee Co., population 400; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one and a half stories; department consists of 1 hand engine, 1 hose carriage; siamese hose couplings used; 400 feet rubber hose; 50 cotton, good; value of apparatus and supplies, 1000; 30 volunteer; members; annual expenses, 25; bell alarm. Chief elected by council. D. E. Smith.

WATER SUPPLY—10 wells. H. E. Lamb, Town Clerk.

Mt. Pleasant, Isabella Co., population 1944; area, 640 acres; fire limit, 40 acres; sale of fireworks prohibited; causes of fire investigated; frame and brick buildings, one to three stories; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 500 feet poor rubber hose; 1200 cotton, poor; value of apparatus, etc., \$2500; 1 building, value, 300; membership, 40, paid; expenses in 1887, \$1000; bell alarm. Chief appointed by council. F. A. Veency.

WATER SUPPLY—Well and tank; direct pumping system; water-works; 4 miles street mains; diameter of mains, 10 to 12 inches; expenses of water department in 1887, \$2000. F. S. Daines, Town Clerk.

Muir, Ionia Co., population 1728; 1 chemical extinguisher; 150 feet hose; buckets, ladders, axes, etc., value of apparatus, \$750; volunteer department. L. A. Ely.

WATER SUPPLY—River and tanks. R. Derrick, V. Staley.

Muskegon, Muskegon Co., population 24,000; area, 3000 acres; fire limit 400; fireworks ordinance; causes of fire investigated; buildings, brick and wood, one to three stories, shingle roofs; department consists of 1 steam engine, 1 hook and ladder truck, 10 hose carriages, 5 fire boats; siamese couplings;

1000 feet of good cotton hose, 12 horses; value of apparatus and supplies \$35,000 6 buildings owned, value \$22,000; 32 members; full paid, 13; part paid, 19; expenses in 1887, \$16,000; bell and telephone alarm. Chief engineer appointed by Mayor. James P. Fallon.

WATER SUPPLY—Direct pressure; springs, capacity 8,000,000 gallons daily; 34 miles, street mains, diameter 4 to 16 inches; 300 hydrants, pressure 100 pounds. William Dixon.

Nashville, Barry Co., population 1200; 1 hand engine; 1 hose carriage; 500 feet rubber hose; 35 volunteer members. W. E. Buel.

WATER SUPPLY—8 cisterns; annual expenses, \$200. A. L. Racey, Town Clerk.

Negaunee, Marquette Co., population 1403; 1 hand engine; 3 hose carriages; 1 hook and ladder truck; 1800 feet of good hose; 25 volunteers.

WATER SUPPLY—Lake; creek; street mains; pumps; 25 hydrants and 6 cisterns. A. W. Maitland.

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Newaygo, Newaygo Co., population 1359; wood and brick buildings, one to three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1700 feet good cotton hose; expenses in 1887, \$600; electric alarm, boxes. George E. Marvin.

WATER SUPPLY—Flowing wells; Walker pumps, capacity 150 gallons; 1½ miles street mains; 14 hydrants; pressure, 60 pounds. S. E. Marvin, Byron Joslyn.

Niles, Berrien Co., population 5000; area 1280 acres; fire limit, 80 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick and stone, three and four stories, wooden roofs; dwellings, wood, one and two and one-half stories; department consists of 2 hand engines (reserve), 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3000 feet good rubber hose; 500 poor; 300 feet good cotton hose; value of apparatus and supplies, \$10,000; 4 buildings owned, value \$5000; membership 62, full paid; annual expenses, \$4000; bell alarm; chief elected by city council. A. W. Coffinger.

WATER SUPPLY—1 reservoir; 12 miles street mains, diameter 4 to 18 inches; 75 hydrants; pressure, 85 pounds. J. H. Richardson, G. A. Lambert.

Northville, Wayne Co., population 2200; buildings, brick and frame, two stories; wooden roofs; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage, bucket brigade; 300 feet of good rubber hose; value of apparatus and supplies, \$1200; membership 30, 29 volunteers, 1 paid; annual expenses, \$110; gong alarm. Wm. Young.

WATER SUPPLY—Wells and cisterns. C. A. Hutton, Town Clerk.

Olivet, Eaton Co., population 604; buildings, brick and wood, two stories; department consists of 1 hook and ladder truck, 7 chemical extinguishers; value of apparatus and supplies, \$600; members, 30 volunteers; bell alarm. E. Slone.

WATER SUPPLY—Wells. Geo. W. Keyes.

Ontonagon, Ontonagon Co., population 1860; buildings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 1500 feet rubber hose, good; 2 horses; value of apparatus and supplies, \$7000; members 50, 1 paid full, 9 part paid; expenses in 1887, \$5000; bell alarm. T. H. Emmons.

WATER SUPPLY—River. L. D. Mitchell.

Oscoda, Iosco Co., population 700; wooden buildings, one and two stories; shingle roofs; department consists of 1 hook and ladder truck, 10 hose carriages; 3000 feet good cotton hose; value of apparatus and supplies, \$7000; 40 members; 20

MICHIGAN—Continued.

part paid; expenses in 1887, \$2600; bell, whistle and electric alarm. I. L. Warren.

WATER SUPPLY—Pumped from lake and river; Blake pumps; 2 miles street mains; 30 hydrants; pressure, 40 pounds. E. Rex.

Otsego, Allegan Co., population 1204; department consists of 1 engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, \$500; 75 volunteer members; bell and whistle alarm. D. H. Slocum.

WATER SUPPLY—River, mill race and cisterns. C. I. Barnes.

Ovid, Clinton Co., population *1900; area, 500 acres; brick and frame buildings; 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, \$4350; 1 building used, owned by village, value \$1400. Wm. Stevenson.

WATER SUPPLY—Water-works to be built. Horace N. Keys, B. V. Spoule.

Owosso, Shiawassee Co., population 13872; area, 2560 acres; fire limit, 300 acres; mercantile buildings, brick, three stories; wooden roofs; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 300 feet rubber hose and 2300 feet good cotton; value of buildings, \$8000; 100 part paid members; annual expenses, \$600; bell alarm. Chief elected by members. J. H. Calkins.

WATER SUPPLY—River and 5 cisterns. E. O. Denny, Town Clerk.

Paw Paw, Van Buren Co., population 1413; mercantile buildings, brick, two and three stories; shingle roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1500 feet good cotton hose; 1200 poor; value of apparatus and supplies, \$3000; 50 volunteer members; annual expenses, \$200; bell alarm. Chief elected by company.

WATER SUPPLY—8 reservoirs; capacity, 100,000 gallons daily; 1 mile of street mains.

Pentwater, Oceana Co., population 11468; 1 steam engine; 1 hose carriage; 1200 feet hose; membership, 24, part paid; annual expenses, \$500. W. H. Tuller.

WATER SUPPLY—Lake. C. M. Underhill, Town Clerk.

Petersburgh, Monroe Co., population *700; 1 hand engine; 50 feet rubber hose, poor; 50 rubber buckets.

WATER SUPPLY—River. E. D. Russell, Town Clerk.

Plainwell, Allegan Co., population 1600; 8 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1600 feet hose; membership, 60, volunteers; annual expenses, \$100. L. E. Irland.

WATER SUPPLY—Direct pumping system; 18 hydrants. John Sernberg, H. Chamberlin.

Pontiac, Oakland Co., population *6000; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick and frame, two stories; department consists of 2 steam engines, 2 hose carriages; siamese couplings used; 3 hoses; value of apparatus and supplies, \$30,000; value of buildings owned, \$10,000; membership, 14; 12 part paid members; 2 volunteers; annual expenses, \$3500; electric alarm. Chief appointed by city council. G. H. Foster.

WATER SUPPLY—River and cisterns. Fred. Senhoun, Town Clerk.

Port Huron, St. Clair Co., population *12,000; mercantile buildings, brick, two to five stories; dwellings, wood, two and three stories; department

consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose, good; 1000 feet leather hose, good; 4 horses in use; 1 buildings in use, value \$15,000; membership, 15 paid; annual expenses, \$6000; fire alarm telegraph and telephone. Chief elected by common council. R. Wolfe.

WATER SUPPLY—Direct pumping system; capacity, 4,000,000 gallons daily; 26 miles street mains and supply pipes; diameter, 6 to 12 inches; 12 hydrants; pressure, 30 to 150 pounds; annual expenses of water department, \$8000. Wm. Avery, Geo. Parsons.

Portland, Ionia Co., population 11870; area, 600 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two stories; wooden roofs; wood dwellings, two stories; department consists of 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1700 feet good cotton hose, 100 feet poor; value of apparatus and supplies, \$3000; 1 building owned, value \$2000; 30 volunteer members; annual expenses, \$300; bell and electric alarm. Chief appointed by village board. M. J. Beden.

WATER SUPPLY—River; direct pumping system; 1200 feet street mains; diameter, 8 inches; 3 hydrants; water pressure, 80 pounds. P. N. More, Town Clerk.

Quincy, Branch Co., population 17300; area, 5760 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; wood dwellings, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; value of apparatus and supplies, \$3400; 1 building owned, value \$5000; 110 volunteer members; annual expenses, \$30; bell alarm. Chief elected by members of department. O. S. Williamson.

WATER SUPPLY—13 wells. W. H. Lockerby, Town Clerk.

Reed City, Osceola Co., population 2250; 1 hook and ladder truck; 3 hose carriages; 1700 feet of hose; 64 volunteer members; annual expenses, \$80. H. E. Stoddard.

WATER SUPPLY—2 pumps and 11 hydrants. B. F. Edwards, L. B. Windsor.

Romeo, Macomb Co., population 17794; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1700 feet hose; 30 part paid members. David McCann.

WATER SUPPLY—12 wells. Byron N. Seaman, City Clerk.

Roscommon, Roscommon Co., population 650; pine buildings, one and two stories; shingle roofs; department consists of 3 hose carriages; 1500 feet good cotton hose; value of apparatus and supplies, \$6000; 22 members; expenses in 1887, \$450; bell alarm. W. W. Vaughn.

WATER SUPPLY—Running creek; water pumped to tank 75 feet high; 1 mile of street mains; 9 hydrants; pressure, 28 pounds. John R. Cady, Jas. Ward.

Saginaw, Saginaw Co., population *20,000; 1 steam engine; 1 hook and ladder truck; 7 hose carriages; 6000 feet good rubber and cotton hose; 2000 feet fair leather and rubber; 9 men paid full time, 2 part time; 4 horses. P. H. Opiergelt.

WATER SUPPLY—Water-works; direct pumping system; 5,000,000 gallons capacity; 11 miles mains; 179 hydrants; river; 4 cisterns. F. Clifton, W. Binder.

St. Charles, Saginaw Co., population 1795; mercantile buildings, wood, two stories; shingle roofs; dwellings, wood, one and a half stories; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 400 feet good rubber hose; 200 feet poor; 450 feet good cotton; value of appa-

ratus and supplies, \$1000; 1 building owned, value \$1000; 60 volunteer members; annual expenses, \$100; bell alarm. Chief appointed by village officers. G. G. Goodrich.

WATER SUPPLY—River and 5 cisterns. R. Hintemeister, Town Clerk.

St. Clair, St. Clair Co., population 3000; 1 steam engine; 2 hose carriages; 1300 feet good rubber and cotton hose; 30 volunteer members. W. R. Morse.

WATER SUPPLY—River; water-works; direct pressure; 45 hydrants; 6½ miles mains; 40 pounds pressure. E. E. Tim, City Clerk.

St. Johns, Clinton Co., population *3000; area, 1200 acres; fire limit, 20 acres; chief investigates causes of fires; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two and three stories; department consists of 1 hand engine, 1 steam engine, chemical extinguishers (private), 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 2000 feet good cotton hose; value of apparatus and supplies, \$8000; 1 building owned, value \$3000; 80 to 100 members, 3 paid; bell alarm. Chief elected by members of department. M. F. Washburn.

WATER SUPPLY—10 tanks filled from roofs, pumps and springs. F. M. Washburn, Town Clerk.

St. Joseph, Berrien Co., population 13000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs; dwellings, frame, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 2000 feet good rubber hose; value of apparatus and supplies, \$6000; 1 building owned, value \$800; 60 members; 2 paid; annual expenses, \$350; bell alarm. Chief elected by company and approved by council.

WATER SUPPLY—9 wells.

St. Louis, Gratiot Co., population 12541; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet good hose; membership, 107, volunteers; annual expenses, \$300. A. F. Wright.

WATER SUPPLY—Direct pumping system, water-wheel; 42 hydrants; 3 cisterns; reservoir. John Kline, Myron Hall.

Sand Beach, Huron Co., population 1026; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 100 feet of good rubber hose; 600 feet cotton, good; value of apparatus and supplies, \$6000; membership, 25, all volunteers; steam whistle alarm.

WATER SUPPLY—Direct pressure; 1 mile of mains; 7 hydrants; pressure, 60 pounds. J. Jenks & Co. C. A. Hubbell.

Saranac, Ionia Co., population 900; 1 hook and ladder truck; no organized department. Report of 1887.

Saugatuck, Allegan Co., population *875; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 5 chemical extinguishers; 1600 feet hose; membership, 15, all paid; annual expenses, \$300.

Schoolcraft, Kalamazoo Co., population 907; area, 400 acres; mercantile buildings, brick, two stories; wooden roofs; dwellings, frame, two stories; department consists of 1 hand engine and 1 hose carriage; 400 feet rubber hose, good; 1600 feet; value of apparatus and supplies, \$800; 1 building rented; annual rent, \$50; membership, 24, volunteers; annual expenses, \$100; bell alarm.

WATER SUPPLY—Cisterns and wells; capacity of cisterns, 9000 gallons.

Spring Lake, Ottawa Co., population 11980; area, 700 acres; frame and brick buildings; 2 steam engines; 1 hand engine; 3 hose carriages; siamese couplings used; 3200 feet good linen hose; 1000 feet rubber hose; value of apparatus, \$4160; 1

building, value \$400; membership, 20, 1 paid part time; bell and whistle alarm. Chief elected by companies. J. Mahoney.

WATER SUPPLY—11 cisterns, wells, lake and river. C. M. Kay, Town Clerk.

Stanton, Montcalm Co., population 2300; area, 640 acres; fireworks ordinance; mercantile buildings, brick and wood, two stories, shingle roofs; dwellings, wood, one and a half stories; department consists of 1 hand engine, 2 hose carriages, 1 hook and ladder; siamese couplings used; 1500 feet of good cotton hose; 300 feet of poor rubber; value of apparatus and supplies, \$3000; 1 building owned, value \$2500; 73 volunteer members; annual expenses \$1300; bell alarm. Chief Robt. Smith, elected by council.

WATER SUPPLY—3 cisterns, supplied by pumping; capacity, 75,000 gallons daily. Max Jennings, Frank Miller.

Sturgis, St. Joseph Co., population 1273; area, 960 acres; fire limit, 4 acres; mercantile buildings, brick; three and four stories; dwellings, wood, two stories; department consists of 1 steam engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 1000 feet rubber hose, new; 400 feet fair; 800 linen, good; 2 horses hired; building owned, value, \$5000; membership 31, 1 paid; annual expenses \$1313; bell alarm. Chief recommended by company and elected by the trustees. John S. Wallace.

WATER SUPPLY—1 reservoir and 11 cisterns, supplied by steam pumps; capacity of cisterns, 26,600 gallon; daily; annual expenses of water department, \$300. John Merry, E. Danton.

Tecumseh, Lenawee Co., population 12353; area, 640 acres; fire limit, 17 acres; mercantile buildings, brick, three stories, wooden roofs; dwellings, wood, two stories; department consists of 1 steam engine, 2 hose carriages; 1400 feet rubber hose, 1000 feet of good cotton; 2 horses; value of apparatus and supplies, \$5800; 1 building owned, value \$2500; membership 50, 2 paid; annual expenses, \$300; bell alarm. Chief elected by members. S. W. Bordine.

WATER SUPPLY—2 tanks; 1 mile of street mains, diameter 4 to 6 inches; 13 hydrants; pressure, 40 pounds. Wm. Jorden, J. H. Smith.

Three Oaks, Berrien Co., population *700; 1 hand engine; 12 chemical extinguishers; 1 hose carriage; 250 feet of good rubber hose; 100 feet poor; 25 men, volunteers.

WATER SUPPLY—3 cisterns. Report of 1887.

Three Rivers, St. Joseph Co., population 13393; 1 chemical engine; 1 hand engine; 2 hose carriages; 1300 feet rubber hose, good; 500 feet leather, good; 49 volunteers.

WATER SUPPLY—Rivers; 5 miles mains; 43 hydrants. H. D. Cushman. Report of 1886.

Traverse City, Grand Traverse Co., population 13154; 3 hose carriages; 1 hook and ladder truck; 2000 feet hose; 60 volunteer members; electric alarm, 7 boxes. S. C. Despres.

WATER SUPPLY—Water-works; direct pressure; pumps; 43 hydrants. H. D. Campbell, H. C. Davis.

Union City, Branch Co., population 1662; area, 640 acres; fire limit, 6 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$4000; 1 building owned, value \$4000; membership, 25, volunteers. Chief elected by company. J. A. Campbell.

WATER SUPPLY—5 cisterns, supplied from roofs of buildings; river and race. D. J. Easton, Village Clerk.

MICHIGAN—Continued.

Vassar, Tuscola Co., population 1660; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 25 men, volunteers; 12 hand force pumps. C. T. Barnum.

WATER SUPPLY—River and creek. E. J. Taylor, Town Clerk.

Vicksburg, Kalamazoo Co., population 1000; fireworks ordinance; mercantile buildings, brick and wood, two stories; dwellings, brick and wood, two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose cart; 500 feet hose; value of apparatus and supplies, \$2000; 1 building owned, value \$50; membership 75, all part paid; bell alarm. Chief elected by company and approved by village board. M. Gleason.

WATER SUPPLY—Wells and cisterns. John B. Penfield, Town Clerk.

West Bay City, Bay Co., population 3000; buildings, wood, two and three stories; department consists of 1 steam engine, 3 hose carriages; 500 feet good rubber hose; 5000 good cotton; 300 poor; 6 horses; value of apparatus and supplies, \$15,000; members 18, 3 paid full, 15 part paid; expenses in 1887, \$3000; telegraph alarm, 10 boxes. H. A. Borden.

WATER SUPPLY—Holly water-works; 8 miles street mains; 86 hydrants; pressure, 88 pounds. T. F. Shepard, William Phillips.

White Cloud, buildings, wood, one and one-half and two stories; department consists of 1 steam engine, 2 hose carriages; 2000 feet good rubber hose; 1000 good cotton; value of apparatus and supplies, \$5000; members, 27 volunteers; expenses in 1887, \$50; bell alarm. A. E. Ferguson.

WATER SUPPLY—Water-works; 2 miles street mains; hydrants; pressure, 1000 pounds.

Whitehall, Muskegon Co., population 2500; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick, two stories; dwellings, two stories; department consists of 1 steam engine, 2 hose carriages, 1 fireboat, ladders; siamese couplings used; 2500 feet of good hose; value of apparatus and supplies, \$10,000; 1 building owned, value \$2000; membership 40, paid for actual service; bell alarm. Chief elected by members and approved by common council.

WATER SUPPLY—4 cisterns, filled by engine; capacity, 2750 barrels; lake and river.

Report of 1887.

Williamstown, Ingham Co., population 1100; department consists of 2 chemical extinguishers, 1 steamer, 1 hook and ladder truck, 1 hose cart; 900 feet of good hose. F. K. Rockwell.

Wyandotte, Wayne Co., population 4175; 1 steam engine; 3 hose carriages; 1300 feet good rubber hose; 1500 feet linen; 16 volunteers. G. Bemler.

WATER SUPPLY—River; 5 cisterns. Charles Genth, Jr., City Clerk.

Ypsilanti, Washtenaw Co., population 6000; fireworks ordinance; chief investigates fires; mercantile building, brick, two stories; wooden buildings outside fire limit; dwellings, wood, two stories; department consists of 2 steam engines, 2 hose carriages; siamese couplings used; 1800 feet rubber hose, 1000 good, 800 unreliable; value of apparatus and supplies, \$14,000; 2 buildings owned, value \$5000; 20 volunteer members; annual expenses, \$900; telephone and bell alarm. Chief elected by common council. Edward Batwell.

WATER SUPPLY—9 cisterns, supplied from springs and rivers; capacity of each, 1000 barrels daily. Frank Joslyn, City Clerk.

Zeeland, Ottawa Co., population 850; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet linen hose, good; 300 feet rubber, poor; 41 men, volunteers. J. D. Everhard.

WATER SUPPLY—18 wells. B. Kamps, Village Clerk.

Zilwaukee, Saginaw Co., population 973; 2 hose carriages.

WATER SUPPLY—River.

The following places have no fire protection: Bennington, Shiawassee Co., population 147; Bridgewater, Washtenaw Co., population 1266; Cassopolis, Cass Co., population 1051; Chelsea, Washington Co., population 11254; Danby, Ionia Co., population 1545; Erie, Monroe Co., population 1721; Exeter, Monroe Co., population 182; Greenfield, Wayne Co., population 1618; Kalkaska, Kalkaska Co., population 1500; New Baltimore, Macomb Co., population 1024; Plymouth, Wayne Co., population 1223; Redford, Wayne Co., population 1947; South Haven, Van Buren Co., population 11506; Springwells, Wayne Co., population 1000.

MINNESOTA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Albert Lea, Freeborn Co., population 4600; 1 steam engine, 4 chemical extinguishers, 2 hose carriages; 1500 feet rubber hose; 360 feet good cotton; 40 men, volunteers. W. C. Mitchell.

WATER SUPPLY—Lake; 6 cisterns; 1 reservoir. H. H. Lokens, F. A. Johnson.

Alexandria, Douglas Co., population 12000; area 1000 acres; fireworks ordinance; frame buildings, one and a half and two stories; 2 chemical engines; 8 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus, \$2700; volunteer department, 60 men; expenses for 1887, \$100; bell alarm. Chief recommended by firemen and appointed by the village council. N. P. Ward.

WATER SUPPLY—Wells and 2 lakes. F. A. Reamer, Town Clerk.

Anoka, Anoka Co., population 14600; area, 1500 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; dwellings, frame, one and one-half and two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1500 feet good cotton hose; value of apparatus and supplies, \$6000; 1 building owned, value \$10,000; membership 70, 3 paid; annual expenses, \$2000; telegraph alarm. Chief elected by members and approved by city council. O. L. Curtis.

WATER SUPPLY—River and 5 cisterns. G. E. Cotton, Town Clerk.

Austin, Mower Co., population 3500; area, 640 acres; fireworks ordinance, and for investigating causes of fires; mercantile buildings, brick and wood,

two stories; dwellings, frame, two stories; department consists of 1 hand engine, 2 hose cars, 1 hook and ladder truck; 500 feet hose; value of apparatus and supplies, \$500; 1 building rent d at \$150 per year; value, \$150; 30 volunteer members; bell alarm. Chief appointed by city council. J. I. Makepeace.

WATER SUPPLY—Wells. M. Becker.

Blue Earth City, Faribault Co., population 1500; buildings, brick and frame, one and two stories; wooden roofs; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$500; membership 20, volunteers; bell alarm. C. A. H. Koplin.

WATER SUPPLY—2 wells.

Brainerd, Crow Wing Co., population 10,000; frame and brick buildings; department consists of 1 hook and ladder truck, 4 hose carriages; 2500 feet of good rubber hose; value of apparatus, etc., \$5000; building is valued at \$5000; 120 members; 1 paid full time, 120 volunteers. A. F. Leopold.

WATER SUPPLY—Direct system; water-works, from river; 9 miles street mains and supply pipes, diameter 6 to 14 inches; 75 hydrants, pressure 120 pounds. C. F. Kindred, A. Moblum.

Caledonia, Houston Co., population 1000; buildings, brick and frame, two stories; wooden roofs; no fire department; ladders, axes, etc.; value of apparatus and supplies, \$50. W. H. Harries.

WATER SUPPLY—Cisterns and wells.

Camby, Yellow Medicine Co., population 450; buildings, wood, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck; expenses in 1887, \$50. E. S. Williams.

WATER SUPPLY—Wells and streams. P. C. Scott, Town Clerk.

Cannon Falls, Goodhue Co., population 912; buildings, stone and brick, one and a half and two stories; department consists of 2 hose carriages; 1000 feet rubber hose, good; 500 cotton, good; value of apparatus and supplies \$1800; 33 volunteer members; bell alarm. F. B. Seager.

WATER SUPPLY—Gravity, 1 reservoir, capacity 300 barrels; 1500 feet street mains; 2 hydrants, pressure 85 pounds. John A. Wilson, Clerk.

Carver, Carver Co., population 1000; buildings, wood, one and two stories, shingle roofs; department consists of 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; 100 feet of good rubber hose; value of apparatus and supplies, \$13,000; 42 volunteer members; bell alarm. C. Bristle.

WATER SUPPLY—Cisterns and 2 reservoirs; capacity 300 barrels each. Chas. Johnson, Clerk.

Chaska, Carver Co., population 2250; buildings brick and frame, one and a half and two stories; wooden roofs; department consists of 1 hand engine, 1 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 900 feet good rubber hose, 100 feet poor; value of apparatus and supplies, \$5000; 75 volunteer members; bell alarm. Geo. Jenk.

WATER SUPPLY—5 reservoirs and cisterns. Geo. Jenk, Clerk.

Cold Springs, Stearns Co.; buildings, wood, one and a half and two stories, shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck; 200 feet of rubber hose; 35 volunteer members; expenses in 1887, \$50; bell alarm. John Ciewel.

WATER SUPPLY—River and wells. S. Ehlen, Clerk.

Crookston, Polk Co., population 5500; buildings, brick and wood, two stories; department consists of 1 chemical engine, 1 hook and ladder truck,

4 hose carriages; 2000 feet of good rubber hose, 500 cotton, good, 8 horses; value of apparatus and supplies \$4000; 40 volunteer members; expenses in 1887, \$500; bell alarm. Ed. W. Will.

WATER SUPPLY—Water-works, direct pressure; pumps, Worthington and Holly, capacity 1,000,000 gallons; 3½ miles street mains; 40 hydrants, pressure 120 pounds. John Paterson, Clerk.

Delano, Wright Co., population 1000; buildings, brick and wood, one to three stories, shingle roofs; department consists of 1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; 200 poor; value of apparatus and supplies, \$2000; members, 65 volunteers; expenses in 1887, \$200; bell alarm. O. L. Billings.

WATER SUPPLY—River and cisterns. L. P. Probsts.

Duluth, St. Louis Co., population 40,000; steam engine; 9 hose carriages; 2000 feet good linen hose; 5000 feet good rubber hose; 1500 feet poor; 82 men, volunteers part paid, 30 full paid. T. W. Hahaway.

WATER SUPPLY—Water-works; direct pressure; 20 miles street mains; 105 hydrants; pressure, 105 pounds. William Craig, C. E. Bodden.

Faribault, Rice Co., population 16459; area, 1920 acres; fire limit, 12 blocks; fireworks ordinance; mercantile buildings, brick, stone and wood, two and three stories; dwellings, brick and wood, one and one-half and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 2500 feet good rubber hose; value of apparatus and supplies, \$10,000; 1 building owned, value \$10,000; membership 150, all paid; annual expenses, \$7500; bell alarm. Chief elected by the company and confirmed by the council. O. Strouber.

WATER SUPPLY—Gravity pressure and direct pumping; 1 reservoir; capacity, 750,000 gallons; 6½ miles mains; diameter, 6 to 12 inches; 65 hydrants; pressure, 110 pounds; cost of water supply, \$153,000. C. F. Miller, E. S. Bassett.

Fergus Falls, Otter Tail Co., population 5000; area, 1000 acres; fire limit, 500 acres; causes of fires investigated; brick and frame buildings, two stories; 1 steam engine; 20 chemical hand extinguishers; 1 hook and ladder trucks; 4 hose carriages; 2500 feet good rubber hose; 1 building used; membership 127, 2 paid full time, 125 volunteers; bell and electric alarm. H. I. Woodard.

WATER SUPPLY—8 miles street mains; diameter, 4 to 12 inches; 59 hydrants. J. W. Willis.

Glencoe, McLeod Co., population 1555; buildings, frame, two stories, wooden roofs; department consists of 1 hand and 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, \$2500; membership 70, volunteers; bell alarm. N. Hassan.

WATER SUPPLY—5 wells and cisterns. A. S. Snyder.

Glenwood, Pope Co., population 500; buildings, brick and lumber, one and a half and two stories, shingle roofs; department consists of 3 hose carriages, hooks and ladders; 1000 feet of good cotton hose, 250 rubber, poor; value of apparatus and supplies \$1400; 15 volunteer members; expenses in 1887, \$400; bell alarm. F. L. Simmons.

WATER SUPPLY—1 reservoir 150 feet high; gravity system; 2 miles street mains; 9 hydrants, pressure 60 pounds. M. McDougall, Fred. Calmeyer.

Hastings, Dakota Co., population 13984; area, 2 miles; fire limit, ¼ mile; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; siamese couplings in use; 2200 feet of good rubber hose, 300

MINNESOTA—Continued.

feet poor; value of apparatus and supplies, \$5000; 1 building owned, value \$3000; membership 100, all volunteers; annual expenses, \$710; bell alarm.

WATER SUPPLY—Mississippi river and cisterns.

Report of 1887.

Henderson, Sibley Co., population 958; buildings frame, two stories; wooden roofs; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 900 feet of good rubber hose; value of apparatus and supplies, \$2000; 42 volunteer members; annual expenses, \$50; bell alarm. Wm. Sheridan.

WATER SUPPLY—Cisterns. Fritz Schauer, C. Bisson.

Jackson, Jackson Co., population 750; buildings wood, two stories, shingle roofs; department consists of 1 hand engine, 1 hose carriage, 50 buckets and 10 ladders; 550 feet good rubber hose, 50 poor; value of apparatus and supplies, \$1000; 27 volunteer members; expenses in 1887, \$100; bell alarm. O. Lathe.

WATER SUPPLY—Wells. E. J. Orr.

Kasson, Dodge Co., population 1954; fireworks ordinance; brick and frame buildings, two stories; 4 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 1 force pump on truck; 50 feet good rubber hose; value of apparatus, \$500; 15 volunteer members; bell alarm. A. A. Johnson.

WATER SUPPLY—Wells, windmill and tank. J. Grinnell, J. M. Clement.

Lake City, Wabash Co., population 1496; area, 320 acres; fire limit, 20 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories, metal roofs used; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2800 feet of cotton and linen hose, nearly new; value of apparatus and supplies, \$1200; 1 building owned by city, value \$2000; membership 50, 1 paid; annual expenses, \$200; bell alarm. Chief elected by council. James H. Gillett.

WATER SUPPLY—Lake, 3 cisterns, supplied by fire engine; capacity, 2200 barrels. M. O. Kemp, City Clerk.

Lanesboro, Fillmore Co., population 1101; buildings, frame, two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose; 600 feet good cotton hose; membership 30, volunteers; annual expenses, \$500; bell alarm. B. Amon.

WATER SUPPLY—Reservoir, supplied by pump; capacity, 7000 barrels; gravity pressure; $\frac{1}{4}$ mile mains; 6 hydrants. H. C. Shelberg, Town Clerk.

Litchfield, Meeker Co., population 1800; area, 640 acres; fire limit, 10 acres; fireworks ordinance; causes of fires investigated; frame buildings, one and one-half and two stories; department consists of 1 hand engine, 1 chemical engine, 12 chemical hand extinguishers, 2 hook and ladder trucks, 2 hose carriages; 1500 feet new hose; value of apparatus, \$4300; 2 buildings in use, value \$3000; 65 volunteer members; bell alarm. Chief appointed by village council. C. H. Bigelow.

WATER SUPPLY—5 cisterns and 3 wells, supplied by hand pumps and windmill; expense of water department in 1887, \$150. J. L. Wakefield, Town Clerk.

Luverne, Rock Co., population 1346; buildings, stone and brick, two stories; department consists of 1 hand and 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, \$2500; no organized department.

WATER SUPPLY—Wells and cisterns; 2 reservoirs; capacity, 500 gallons each. S. B. Welton.

Mankato, Blue Earth Co., population 11,000; area, 9000 acres; fire limit, 24 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two and three stories dwellings, brick and wood, one and one-half and two stories; department consists of 2 hook and ladder trucks, 1 chemical engine, 4 chemical extinguishers, 4 hose carriages; siamese couplings used; 2200 feet rubber hose; 1100 feet good cotton; value of apparatus and supplies, \$3500; 4 buildings in use, owned by city; membership 110, volunteers; annual expenses, \$750; electric bell alarm. Chief elected by council. George M. Phillips.

WATER SUPPLY—Direct pressure; reservoir capacity, 1,000,000 gallons; 3 miles street mains diameter, 4 to 16 inches; 35 hydrants; pressure, 130 pounds; annual expenses of department, \$2500. E. Lilly, W. B. Davies.

Minneapolis, Hennepin Co., population 200,000; area, 52 square miles; fire limit, 6 square miles; fireworks ordinance; causes of fire investigated; mercantile buildings, brick and stone, three to six stories; slate or tin roofs; dwellings, wood and brick, two stories; department consists of 12 steam engines, 6 chemical engines, 16 chemical hand engines, 3 hook and ladder trucks, 14 hose carriages, 1 supply wagon; siamese couplings used; 27,300 feet rubber hose, good; 2000 feet cotton hose, good; 105 horses; value of apparatus and supplies, \$164,665; 15 buildings owned, value \$135,622; membership, 184, full paid; annual expenses, \$229,000; telegraph alarm. 145 street boxes and 8 private. Chief elected by council. F. L. Stetson.

WATER SUPPLY—Direct pumping system; capacity of pumps, 54,000,000 gallons; 109 miles street mains; diameter, 6 to 24 inches; 1082 hydrants; pressure, 50 to 100 pounds. G. W. Henion.

Montgomery, Le Sueur Co., buildings, wood, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 200 feet good rubber hose; 50 poor; 25 volunteer members; expenses in 1887, \$100; bell alarm. F. Becker.

WATER SUPPLY—Cisterns.

Moorhead, Clay Co., population 2536; buildings, brick and lumber, one and a half and two stories; department consists of 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 800 feet good rubber hose, 300 poor; 600 cotton, good, 100 poor; value of apparatus and supplies, \$5500; 45 volunteer members; expenses in 1887, \$50; steam whistle alarm. Jacob Kuter.

WATER SUPPLY—direct, Blake pumps; 3 miles street mains; 30 hydrants. City Council, A. J. Wright.

Morris, Stevens Co., population 1230; buildings, frame and brick, one and two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose, 1000 cotton; membership, 50, volunteers; bell alarm. Thomas Calaban.

WATER SUPPLY—8 reservoirs, supplied by well and lake. J. D. Gilesple, Town Clerk.

New Prague, Scott Co., buildings, brick and frame, two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies \$2500; 31 volunteer members; bell and steam whistle alarm. John Lindenberg.

WATER SUPPLY—6 reservoirs, capacity 800 pounds each. Joseph Hovorka.

New Ulm, Brown Co., population 4000; 1 steamer, 3 hand engines, 1 hook and ladder truck, 3 hose carriages; 1800 feet good rubber hose; 60 members, volunteers. Peter Herrian.

WATER SUPPLY—8 cisterns; 96,000 gallons capacity. Louis Schilling.

Northfield, Rice Co., population *3600; area, 2500 acres; fire limit, 15 blocks; fireworks ordinance, mercantile buildings, stone and wood, two stories; dwellings, wood, two stories, department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 1 chemical extinguisher; siamese couplings used; 2500 feet good rubber hose; value of apparatus, \$6000; 1 building owned, value \$4000; membership 110; volunteers; bell and steam gong alarm. Chief elected by members. R. C. Phillips.

WATER SUPPLY—Direct pumping system; 2 cisterns, supplied by pump; capacity, 1600 barrels daily; diameter of street mains, 8 inches; 3 hydrants; pressure 160 pounds. W. W. Clark, Town Clerk.

Owatonna, Steele Co., population 13280; area, 4000 acres; fire limit, 30 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hose cart, 1 hook and ladder truck; 300 feet good rubber hose; 600 cotton; value of apparatus and supplies, \$7000; 1 building owned by city, value \$3000; membership 50, volunteers; annual expenses, \$300; bell alarm. Chief elected by city council. E. M. Twiford.

WATER SUPPLY—Wells and force pump. C. M. Luce, Town Clerk.

Preston, Fillmore Co., population 1200; buildings, brick and wood, one and two stories, shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, \$1000; members, 40 volunteers; expenses in 1887, \$350; bell alarm. Henry Nupson.

WATER SUPPLY—River. G. W. Meen.

Red Wing, Goodhue Co., population 8000; causes of fires investigated; mercantile buildings, brick and stone, three and four stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 5000 feet of good cotton and rubber hose, 1500 poor; value of apparatus and supplies, \$30,000; 4 buildings owned, value \$20,000; membership 62, volunteers; annual expenses, \$3500; electric alarm. Chief elected by council. J. H. Webster.

WATER SUPPLY—Mississippi river; cisterns; capacity, 34,000 barrels daily; 6 miles street mains and supply pipe; diameter, 14 inches; 67 hydrants, pressure 110 pounds. W. A. Potter, S. J. Willard.

Redwood Falls, Redwood Co., population 1500; buildings, brick and frame, one and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$300; membership 20, volunteers; bell alarm. O. W. McMillan.

WATER SUPPLY—Wells. E. D. French, Town Clerk.

Rochester, Olmstead Co., population 15313; 1 steam engine; 2 hook and ladder trucks; 4 hose carriages; 1500 feet rubber hose and 500 feet cotton, fair; 50 men, paid. W. S. Elkins.

WATER SUPPLY—Water-works; direct pressure; 8 miles mains; 132 hydrants; 6 cisterns. Charles Streeter, Edward Beeton.

Rosemount, Dakota Co.; buildings, wood, one and two stories, shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, \$12,000; members 18, volunteers. M. Hyam.

WATER SUPPLY—4 reservoirs; capacity, 500 barrels each. A. Keggan.

Rushford, Fillmore Co., population 1300; buildings, stone and wood, two stories; shingle roofs; department consists of 1 hook and ladder truck, 75 leather buckets; members 30, volunteers; expenses in 1887, \$100; bell alarm.

WATER SUPPLY—Driven wells. L. J. Amble.

St. Charles, Winona Co., population 1183; buildings, brick and frame, one and one-half and

two stories, wooden roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, \$2000; membership 34, volunteers; bell alarm. C. G. Bachelder.

WATER SUPPLY—Tank, 1000 barrels capacity; gravity system; 1½ miles mains; 11 hydrants. Thomas P. Dixon.

St. Cloud, Stearns Co., population 8000; mercantile buildings, wood and brick, two, three and four stories; dwellings, wood, stone and brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 3000 feet good rubber hose; 600 poor; value of apparatus and supplies, \$3500; 180 volunteer members; annual expenses, \$3300; electric alarm. Chief elected by members and approved by council. John Coates.

WATER SUPPLY—Direct pumping system; water-works; 5½ miles supply pipes; direct pressure. Theo. Weinhaus, H. G. Wire.

St. Paul, Ramsey Co., population *208,885; area, 36,000 acres; fire limit 4000 acres; mercantile buildings, stone and brick, one to seven stories; dwellings, wood, brick and stone; 10 steam engines; 9 chemical engines; 14 supply wagons; 7 hook and ladder trucks; 12 hose carriages; 25,900 feet hose, good; value of apparatus, \$195,000; 14 buildings owned, value \$185,000; 200 men, paid full time; telegraph alarm, 114 stations; 93 horses. Chief elected by Board of Fire Commissioners. John T. Black.

WATER SUPPLY—Gravity pressure; 86 miles of mains; diameter, 4 to 36 inches; 752 hydrants; average pressure, 40 pounds. Water Commissioners, A. T. Prendergast.

St. Peter, Nicollet Co., population *4500; mercantile buildings, brick, two stories; frame dwellings, two stories; department consists of 1 hook and ladder truck, 1 hand engine, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, \$3000; value of buildings, \$3000; 65 volunteer members; annual expenses, \$150; bell alarm. Chief elected by company. John McCabe.

WATER SUPPLY—River and wells, and 2 cisterns. C. R. Davis, Town Clerk.

Sauk Centre, Stearns Co., population 2500; buildings, brick and frame, two stories; wooden roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$2500; membership, 50, volunteers; electric alarm; 5 street boxes. L. E. Coe.

WATER SUPPLY—Direct pressure; 1½ miles of mains; 15 hydrants; pressure, 115 pounds; 1 steam pump. W. P. Lambert, Town Clerk.

Shakopee, Scott Co., population *2800; brick buildings, two and three stories; volunteer department; 95 members; 1 hand engine; 1 hook and ladder truck; 2 chemical extinguishers; 2 hose carriages; 1800 feet rubber hose; value of apparatus, etc., \$3500; department owns 1 building, valued at \$4000. Chief elected by ballot. E. J. Sellenbeck.

WATER SUPPLY—Cisterns. J. A. Collar, Town Clerk.

Spring Valley, Fillmore Co., population 1368; area, 1440 acres; fireworks ordinance; causes of fires investigated; frame buildings, one and one-half and two stories; department consists of 1 hook and ladder truck, 1 hand engine, 1 hose cart; value of apparatus and supplies, \$1500; 1 building owned, value \$800; volunteer members, 50; bell alarm. Chief appointed by village council.

WATER SUPPLY—Creek and 2 cisterns. Report of 1886.

Stillwater, Washington Co., population 116,437; causes of fires investigated; frame and brick and stone buildings; 1 steam engine; 1 hook and ladder truck; 10 hose carriage; 10,000 feet good hose; 6 horses; value of apparatus, etc., \$10,000;

MINNESOTA—Continued.

1 building in use, value \$1250; membership, 23; 6 paid full; telegraph and whistle alarm; 15 boxes, F. E. Joy.

WATER SUPPLY—Water-works; reservoir system; 8 miles street mains; diameter, 4 to 16 inches; 50 hydrants. H. H. Harrison, E. A. Hopkins, Jr.

Wabasha, Wabasha Co., population *3300; buildings, brick and lumber, 2 stories; department consists of 1 chemical engine, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Wells. R. E. Stearns.

Waconia, Carver Co.; buildings, frame, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$2000; 48 volunteer members; expenses in 1887, \$50; bell alarm. H. R. Diessner.

WATER SUPPLY—Cisterns; 5 reservoirs, capacity 500 barrels each. A. E. Kaeder.

Waseca, Waseca Co., population 12500; area, 1000 acres; fireworks ordinance; frame and brick buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 750 feet good rubber hose; value of apparatus, etc., \$1500; 86 volunteer members; bell and steam whistle alarm. Chief appointed by Mayor and council.

WATER SUPPLY—Cisterns and lake.

Watertown, Carver Co.; buildings, wood, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; 150 poor; value of apparatus and supplies, \$100; 25 volunteer members; expenses in 1887, \$150; bell alarm. F. A. Barth.

WATER SUPPLY—Rivers and cisterns. C. G. Halgren.

Wells, Faribault Co., population 1661; buildings, brick and wood, one and two stories; shingle

roofs; department consists of 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber lined hose; value of apparatus and supplies, \$2000; 60 members; 30 part paid; expenses in 1887, \$500; bell alarm. G. W. Fellows.

WATER SUPPLY—4 reservoirs; capacity, 500 bbls each. F. E. Fertman.

Willmar, Kandiyohi Co., population 1500; area, 800 acres; brick and frame buildings, one to three stories; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; ladders, 350 feet good rubber hose; 450 good cotton; value of apparatus, \$2000; 1 building, value \$1000; 37 volunteer members; expenses 1887, \$300; bell and whistle alarm. Chief elected by members. M. D. Manning.

WATER SUPPLY—Cisterns and a supply tank. A Crosby, Town Clerk.

Winona, Winona Co., population *25,000; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; 6000 feet good rubber hose; 3000 feet cotton; 150 volunteers. M. Hauley.

WATER SUPPLY—Water-works; stand-pipe system and direct pumping; river; 4 cisterns; 13 miles street mains and supply pipes; 138 hydrants. Thos. Botham, O. N. Clark.

Zumbrota, Goodhue Co., population 995; buildings, frame, two stories; wooden roofs permitted; department consists of 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1200 feet good cotton hose; value of apparatus and supplies, \$7000; 65 volunteer members; annual expenses, \$500; bell alarm.

WATER SUPPLY—Steam pump; $\frac{1}{4}$ mile of main; 6 hydrants; pressure, 125 pounds. Report of 1887.

The following places have no fire protection: South Stillwater, Washington Co., population, 1335. Worthington, Nobles Co., population 997.

MISSISSIPPI.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Abbeville, Monroe Co., population *4000; area 1280 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1500 feet good rubber hose; 2 horses; value of apparatus and supplies, \$7000; 1 building owned, value \$1500; 120 volunteer members; annual expenses, \$350; bell alarm. Chief elected by members.

WATER SUPPLY—12 artesian wells and 4 reservoirs, 16,000 gallons capacity each. Report of 1887.

Brookhaven, Lincoln Co., population *2500; causes of fires investigated; mercantile buildings, brick and wood, one and two stories; dwellings, frame, one story; department consists of 1 hand engine; 6 chemical hand extinguishers, a hook and ladder trucks, 1 hose carriage; 700 feet good rubber hose; value of apparatus and supplies, \$2500; 150 members; annual expenses, \$150; bell alarm. J. A. Hoskins.

WATER SUPPLY—5 cisterns. B. T. Alkins, Town Clerk.

Canton, Madison Co., population 2083; area and fire limit, 640 acres; mercantile buildings, brick, one to three stories; shingle roofs permitted; dwellings, wood, one and two stories; department

consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, a hose carriages; 1600 feet good cotton hose; 400 poor; 2 horses (hired); value of apparatus and supplies, \$6000; 2 buildings owned, value \$800; 1 rented at \$20 per year; 15 volunteer members; annual expenses, \$2000; bell alarm. Chief elected by members. W. L. Craig.

WATER SUPPLY—4 cisterns, supplied from roots, streams and wells. R. W. Dufrey, Town Clerk.

Columbus, Lowndes Co., population 5327; area, 1280 acres; fire limit, 240 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to four stories; dwellings, brick and wood, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 2000 feet good rubber hose; 1000 poor; value of apparatus and supplies, \$20,000; membership, 200; 4 buildings owned, value \$5000; annual expenses, \$1000; bell alarm. Chief elected by Mayor and aldermen. J. E. Leigh.

WATER SUPPLY—1 reservoir, supplied by pump; capacity, 48,000 gallons daily; direct pumping system; 2 cisterns, supplied by pump; capacity, 25,000 gallons daily; diameter of street mains, 4 inches; number of hydrants, 50. R. J. Frierson, J. W. Hopkins.

Crystal Springs, Copiah Co., population *1000; buildings, frame and brick, one story;

wooden roofs permitted; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$600; membership 40, all volunteers; bell alarm. C. Appel. WATER SUPPLY—Public wells and cistern. J. M. Eagan, Town Clerk.

Greenville, Washington Co., population *7000; area, 1000 acres; fire limit, 3 blocks; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 900 feet good rubber hose; 400 poor; 3 horses; value of apparatus and supplies, \$10,000; membership 50, 5 paid; annual expenses, \$2000; bell alarm. Chief elected by companies, confirmed by council.

WATER SUPPLY—15 cisterns, filled from river and roofs; water-works, direct pressure, being put in. Lewis Millisser, Wm. Yerger.

Jackson, Hinds Co., population 5204; area and fire limit, 1500 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 3 steam engines, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2880 feet good rubber hose; value of apparatus and supplies, \$9765; 6 buildings, value \$9000; membership, 247; annual expenses, \$2500; bell alarm. Chief elected by members. W. S. Hamilton.

WATER SUPPLY—604 cisterns, supplied by pipes from adjacent buildings; capacity, 2,110,500 gallons. J. T. Buck, City Clerk.

Kosciusko, Attala Co., population *1400; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$750; members 20, volunteers; bell alarm.

WATER SUPPLY—Wells. A. H. Crowden, Town Clerk.

Macon, Noxibee Co., population *2500; area, 1000 acres; fire limit, 11 acres; mercantile buildings, brick, one and two stories; frame dwellings, one and two stories; department consists of 1 hook and ladder truck; 35 volunteer members; bell alarm.

WATER SUPPLY—250 cisterns, supplied from roofs; capacity, 10,000 gallons daily. Wm. French, Town Clerk.

McComb, Pike Co., population 1982; buildings, frame, one story, wooden roofs permitted; department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers; 1 hook and ladder truck; 500 feet good rubber hose; value of apparatus and supplies, \$500; 30 volunteer members; annual expenses, \$100; bell and whistle alarm.

WATER SUPPLY—Poor; 3 cisterns. Report of 1887.

Meridian, Lauderdale Co., population *12,000; area, 1440 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, one story; department consists of 2 steam engines, 1 hand engine, 3 hose carriages; siamese couplings used; 3000 feet hose; 3 horses; value of apparatus and supplies, \$12,000; 1 building rented at \$40 to \$75, value \$4000; 130 members, 3 paid; annual expenses, \$2000; bell alarm. Lewis Rosenbaum.

WATER SUPPLY—Water-works, supplied by springs; 100 fire plugs. G. B. Opp, J. R. McElroy.

Moss Point, Jackson Co., population *2500; department consists of 3 hand engines; 350 feet good hose; 35 volunteer members.

WATER SUPPLY—River and lake. Report of 1887.

Natchez, Adams Co., population *10,000; area, 640 acres; fire limit, 160 acres; mercantile buildings, brick and wood, one and two stories; wooden roofs permitted; brick and frame dwellings, one

and two stories; 2 steam engines; 1 hand engine; hook and ladder truck; 3 hose carriages; 1000 feet good rubber hose; value of steamers, \$10,000; 3 buildings, 2 owned by city, 1 by company, value \$10,000; 250 volunteer members; annual expenses, \$1500; bell alarm. J. J. O. Renall.

WATER SUPPLY—Cisterns; water-works about to be contracted for. T. R. Queterman, City Clerk.

Port Gibson, Claiborne Co., population 1300; 4 chemical extinguishers; 1 hook and ladder truck; 30 men, volunteers.

WATER SUPPLY—Private cisterns. Frank H. Foote, Town Clerk.

Scranton, Jackson Co., population *1500; area, 1 mile; frame buildings, 9 and 10 feet; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet good hose; 78 volunteer members; bell alarm. Chief elected by companies.

WATER SUPPLY—River, wells and 30 cisterns.

Starkville, Oktibbeha Co., population *1500; area, 2600 acres; fire limit, 1250 acres; sale of fire-works prohibited; causes of fires investigated; brick and frame buildings, one and two stories; 1 hook and ladder truck, value \$1000; 1 building used, value \$3000; 36 volunteer members; bell alarm. Chief elected by ballot. E. B. Mitchell.

WATER SUPPLY—100 cisterns, supplied by gutters and tiling. J. T. Chides, Town Clerk.

Summit, Pike Co., population 1927; 2 chemical extinguishers; 1 hook and ladder truck; volunteer department, 20 men. J. J. Havers.

WATER SUPPLY—9 cisterns and wells.

Vicksburg, Warren Co., population *20,000; mercantile buildings, brick, three stories; dwellings, frame and brick, two stories; department consists of 3 steam engines, 2 in reserve; 1 hook and ladder truck; 5 hose carriages; siamese couplings used; 1500 feet good rubber hose; 1000 poor; 11 horses; value of apparatus and supplies, \$20,000; 3 buildings used, value \$10,000, owned by companies; 250 members, 7 paid; annual expenses, \$8000; telephone; bell alarm. Chief elected by department. John K. Bruselins.

WATER SUPPLY—50 cisterns, supplied by steamers; 3 reservoirs. H. J. Trowbridge, City Clerk.

Wesson, Copiah Co., population *2700; buildings, frame and brick, one and two stories; wooden roofs permitted; no fire department; 15 chemical hand extinguishers; 1 hose carriage; 500 feet good rubber hose; 400 poor; 1500 feet good linen hose; 200 poor; 500 leather, good; 300 poor; apparatus is owned by mill; whistle and bell alarm.

WATER SUPPLY—Cisterns, supplied by pumping from creek; capacity 200,000 gallons; direct pressure; capacity of pump, 1000 gallons per minute; 40 hydrants. John Hopkinson, A. T. Woodin.

Yazoo City, Yazoo Co., population *3500; area, 800 acres; fire limits, 350 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; dwellings, wood and brick, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1400 feet rubber hose, good; 400 poor; 100 feet leather, good; value of apparatus and supplies, \$8000; a buildings owned, value \$3000; membership, 105; 1 paid; annual expenses, \$800; bell alarm. Chief elected by department and approved by city council. John Lear.

WATER SUPPLY—18 cisterns, supplied from roofs of buildings, capacity 280,000 gallons. E. J. Poursim, City Clerk.

The following places have no fire protection: Corinth, Alcorn Co., population 2275. Grenada, Grenada Co., population *3000. Holly Springs,

MISSISSIPPI—Continued.

Marshall Co., population *3000. Moss Point, Jackson Co., population *2500. Okolono, Chickasaw Co., population *2000. Oxford, La Fayette

Co., population *2200. Pass Christian, Harrison Co., population *2000. Water Valley, Yalabusha Co., population 3500. West Point, Clay Co., population *2500. Winona, Montgomery Co., population 1204.

MISSOURI.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Boonville, Cooper Co., population 5850; 1 hook and ladder truck; 3 hose carriages; 1500 feet cotton hose, good; 20 volunteers. L. H. Levens.

WATER SUPPLY—Water-works; 50 fire plugs; 4 cisterns; domestic pressure, 65 pounds; Perkins' system. F. Snap, Town Clerk.

Brunswick, Charlton Co., population *2200; buildings, brick and frame, two stories; department consists of 1 hand engine, 2 hand chemical extinguishers; 200 feet rubber hose, good; members 20, volunteers.

WATER SUPPLY—Water tanks and river; 1 pump; 1 hydrant. L. Lasse, Town Clerk.

California, Moniteau Co., population *2500; ladders and hooks.

WATER SUPPLY—Wells. S. F. Hart, Town Clerk.

Cameron, Clinton Co., population *3500; 1 hand engine; 600 feet good hose; 40 volunteer members.

WATER SUPPLY—Cisterns.
Report of 1887.

Canton, Lewis Co., population 2632; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1450 feet good cotton hose; 400 feet good leather; 200 good rubber; 600 poor leather; 85 volunteer members. L. H. Condit.

WATER SUPPLY—River, water tanks and 5 cisterns. S. Stumit, Town Clerk.

Cape Girardeau, Cape Girardeau Co., population *5000; 2 hand engines; 1 hose carriage; 1 hook and ladder truck; 600 feet good rubber hose; volunteer fire department, 45 active and 75 reserve men.

WATER SUPPLY—River, creek and cisterns. Christ F. Betten, Town Clerk.

Carrollton, Carroll Co., population *5000; area, 640 acres; 1 hook and ladder truck; 2 hose carts; telephone alarm; 47 volunteer members. L. M. Mettles.

WATER SUPPLY—Direct pressure; water-works. S. M. Bennett, W. F. Findley.

Carthage, Jasper Co., population 7500; 2 hose carts; 1 hook and ladder truck; 2000 feet good rubber hose; 500 feet poor; 48 volunteer members. Geo. H. Thomas.

WATER SUPPLY—Water-works; direct pressure; 10 miles of mains; 65 hydrants; pressure, 118 pounds. C. L. Bartlett, F. M. Yarland.

Charleston, Mississippi Co., population *1500; area and fire limit, 400 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, one and two stories; 1 hand engine; 1 chemical engine; 100 feet rubber hose; value of apparatus, \$1000; value of building, \$50; bell alarm.

WATER SUPPLY—Driven pumps. John C. Russell, Town Clerk.

Chillicothe, Livingston Co., population *8000; department consists of 1 hand engine, 1 hook

and ladder truck, 2 hose carriages; 1000 feet good hose. E. M. Crellin.

WATER SUPPLY—Stand-pipe; direct pressure and gravity; 91 hydrants. A. C. Irwin.

Clinton, Henry Co., population *5500; 3 hose carts; 2 hook and ladder trucks; 100 feet of good rubber hose. J. C. Lepscum.

WATER SUPPLY—Water-works. W. H. Allen, A. Haynie.

Fulton, Callaway Co., population *3000; 1 hook and ladder truck; 2 chemical extinguishers. Walter Gerow, T. M. Bolton.

Hamilton, Caldwell Co., population *2000; 2 hand engines and hook and ladder company, with outfit of hooks, ladders, pikes, etc.; 40 men. E. S. Webster.

WATER SUPPLY—Cisterns. S. M. Young, Town Clerk.

Hannibal, Marion Co., population 11,074; area, 2060 acres; fire limit, same; causes of fire investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, hook and ladder truck, 3 hose carriages; 4200 feet good rubber hose; 1000 feet poor; 3 horses; value of apparatus and supplies, \$13,200; 1 building used, value \$5000; owned by city; membership, 30; part paid, 6; annual expenses, \$2750; bell and telephone alarm. Chief appointed by council.

WATER SUPPLY—Water-works; 1 reservoir, supplied by steam pumps; 13½ miles street mains; diameter 4 to 16 inches; 78 hydrants; pressure, 150 pounds; annual expenses of water department, \$5,700. J. H. Decker.

Report of 1887.

Hermann, Gasconade Co., population 1500; area and fire limit, 660 acres; mercantile buildings, brick and stone, two and three stories; wooden roofs permitted; dwellings, frame, brick and stone, two and three stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; 200 poor; value of apparatus and supplies, \$4000; value of buildings owned, \$1000; 75 volunteer members; annual expenses, \$150; bell alarm. Chief elected by members. Hugo Kropp.

WATER SUPPLY—River and 6 cisterns; capacity of cisterns, 10,000 gallons. T. Graf, Town Clerk.

Independence, Jackson Co., population *8000; 1 hose carriage; 1000 feet good rubber hose; 30 men, volunteers. Jonathan George.

WATER SUPPLY—Direct pressure; water-works own 2000 feet of hose; 8 miles of mains; 50 hydrants; pressure, 100 pounds. W. E. Winner, James F. Armstrong.

Iron Mountain, St. Francois Co., population *2400; 200 feet serviceable hose.

WATER SUPPLY—Water-works, capacity 1,000,000 gallons; pressure, 140 pounds.

Report of 1887.

Jefferson City, Cole Co., population 8000; 2 steam engines; 1 hook and ladder truck; 1 hand

engine; 2 hose carriages; 2000 feet good rubber hose; 250 feet poor; 30 men, volunteers. Charles H. Palmer.

WATER SUPPLY—Water-works, to be completed Sept. 1, 1888. P. B. Perkins, George N. Winston.

Joplin, Jasper Co., population *12,000; 1 hook and ladder truck; 3 hose carts; 400 feet rubber hose, in good condition; 2500 feet good cotton hose; 53 men, volunteers. George W. Payton.

WATER SUPPLY—Gravity pressure; 13 miles of mains; 65 hydrants. Charles M. Glover, Julius Fisher.

Kansas City, Jackson Co., population *180,000; area, 15 square miles; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two to ten stories; dwellings, frame, brick and stone, one to five stories; department consists of 3 steam engines, 1 chemical engine, 13 chemical hand extinguishers, 2 hook and ladder trucks, 10 hose carriages; siamese couplings used; 10,000 feet hose in good condition; 3000 feet fair; 33 horses; value of apparatus and supplies, \$47,550; 10 buildings owned by department, value \$167,750; membership of department 56, all paid; annual expenses of department, \$70,000; telephone alarm. Chief elected by city council. Geo. C. Hale.

WATER SUPPLY—Direct pumping system; 4 reservoirs, supplied from Missouri river; pumping capacity, 25,000 gallons daily; 15 cisterns, supplied from mains; capacity, 30,000,000 barrels; 100 miles street mains; diameter of largest, 30 inches; smallest, 1 inches; number of hydrants, 840; pressure, 95 to 150 pounds; annual expenses of water department, \$125,000. Major B. F. Jones, E. Langworthy.

Kirkville, Adair Co., population *3518; buildings, frame and brick; 1 hand engine; 1 hose carriage; 200 feet hose; value of apparatus, \$800; membership 45, all volunteers; annual expenses, \$100; bell alarm. C. E. Ross.

WATER SUPPLY—Wells. Robert Clark, Jr., Town Clerk.

La Grange, Lewis Co., population 1336; area, 500 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$500; 1 building in use by department, value \$1300; membership 20, part paid; bell alarm. Chief appointed by city council. J. C. Skinner.

WATER SUPPLY—River. J. B. Sudduth, Town Clerk.

Lebanon, Laclede Co., population *2400; no fire protection; company for the construction of water-works just organized.

Report of 1887.

Lexington, La Fayette Co., population *4996; area, 500 acres; brick and wood buildings; 1 hook and ladder truck; 2 hose carts; 1000 feet good hose; value of apparatus, \$1500; 45 volunteer members; bell alarm. W. B. Hamlett.

WATER SUPPLY—Water-works; capacity, 200,000 gallons; 6 miles of mains; 50 hydrants; pressure, 130 pounds. J. J. Edmonds, C. C. Wallace.

Louisiana, Pike Co., population 55,500; area, 50 acres; fire limit, 14 blocks; mercantile buildings, brick and stone, two to four stories; wooden roofs permitted; brick, stone and frame dwellings, one to three stories; department consists of 1 steam engine, 1 hose carriages; siamese couplings in use; 2000 feet good rubber hose, 300 feet poor; 2 horses; value of apparatus and supplies, \$6000; 1 building owned by department, value \$2000; 15 volunteer members; annual expenses, \$1600. Chief appointed by the city council. C. H. Robertson.

WATER SUPPLY—Water-works. W. M. White, Town Clerk.

Macon, Macon Co., population *4000; area, 640 acres; fire limit, 6 acres; fireworks ordinance; brick and wood buildings, one to three stories; wooden roofs permitted; 1 steam engine; 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose, 500 poor; value of apparatus and supplies, \$12,000; 1 building owned, value \$2500; 30 part paid members; annual expenses, \$400; bell alarm. Chief chosen by council.

WATER SUPPLY—3 reservoirs and 5 cisterns; capacity, 30,000 barrels daily.

Report of 1887.

Marshall, Saline Co., population *5000; 1 hook and ladder truck; 4 hand extinguishers; 2 hose carts; 1000 feet hose; 47 men. D. H. Folck.

WATER SUPPLY—Water-works; direct pressure. E. R. Page, C. E. Marshall.

Maryville, Nodaway Co., population *5000; area, 500 acres; fire limit, 60 acres; fireworks ordinance; buildings, brick, one and one and a half stories; 3 hose carriages; 1000 feet good rubber hose; bell alarm.

WATER SUPPLY—Water-works, Holly system; 7 miles street mains; 51 hydrants; direct pressure; C. P. Denney, W. H. Davey.

Mexico, Audrain Co., population 5072; 2 hose carriages; 1000 feet cotton hose; 14 men. R. W. White.

WATER SUPPLY—Water-works; 4.8 miles of mains; 45 hydrants; pressure, 55 pounds. E. Cunningham, B. F. Tomlinson.

Miner, Randolph Co., population *10,000; 1 steam engine; 4 chemical extinguishers; 2 hose carriages; 2000 feet good cotton hose; 14 men paid for actual service.

WATER SUPPLY—1 reservoir, 30,000,000 gallons capacity; direct pressure; 6 cisterns, 10,000 gallons capacity each. D. S. Forney, J. F. Rucker.

Montgomery City, Montgomery Co., population *2500; buildings, brick and wood, one and two stories; department consists of 1 hand engine, 1 chemical engine, 10 chemical extinguishers, 3 hook and ladder trucks, 2 hose carriages; 1000 feet good rubber hose; 500 feet poor rubber hose; 500 feet good leather hose; value of apparatus and supplies, \$7000; 10 horses; 25 members; expenses in 1887, \$1000; telephone alarm. Will Lewis.

WATER SUPPLY—4 reservoirs; capacity, 30,000 gallons; 5 miles street mains; 20 hydrants; pressure, 5000 pounds. T. Suethen.

Nevada, Vernon Co., population 9000; 1 hook and ladder truck; 2 hose carriages; 1500 feet of hose; value of apparatus, \$4500; 62 volunteer members; bell alarm. W. W. Templin.

WATER SUPPLY—Water-works; river; reservoir and tower; 12 miles of mains; 66 hydrants; pressure, 140 pounds. C. B. Angels, J. A. Lovell.

North Springfield, Greene Co., population *5200; frame and brick buildings, one to four stories; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; 3 buildings used, value \$4000; 30 volunteer members; expenses for 1886, \$435; bell alarm. Chief elected by members.

WATER SUPPLY—Water-works; 1 reservoir, capacity 1,600,000 gallons daily; 4 miles mains; diameter, 4 to 12 inches; 29 hydrants; pressure, 60 pounds. P. B. Perkins.

Report of 1887.

Pacific, Franklin Co., population *1500; 1 hook and ladder truck; value, \$350.

Report of 1887.

Pierce City, Lawrence Co., population *4500; brick and frame buildings, two and three stories; department consists of 1 hand engine, 100 chemical hand extinguishers, 1 hook and ladder truck, 1

MISSOURI—Continued.

hose carriage; 1800 feet good rubber hose; value of apparatus and supplies, \$2200; 50 members, 10 paid part time; 40 volunteers; bell alarm. F. A. Vincent.

WATER SUPPLY—Cisterns; tanks; gravity pressure; water-works nearly completed. J. Guinney.

Pilot Knob, Iron Co., population 1359; no fire department; hooks and ladders.

WATER SUPPLY—Wells. Theodore Rudy, Town Clerk.

Rolla, Phelps Co., population 3000; 1 hand engine; 1 hook and ladder truck; 1 chemical extinguisher; 55 members. Geo. L. Love.

WATER SUPPLY—Cisterns. T. D. Smith, Town Clerk.

St. Charles, St. Charles Co., population 5014; area, 1280 acres; mercantile buildings, brick, two stories; wooden roofs permitted; brick and frame dwellings, two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 2200 feet good rubber hose; value of apparatus and supplies, \$3000; 2 buildings owned, value \$5000; 130 volunteer members; annual expenses, \$600; bells and electric alarm system, 2 street boxes. Chief elected by city council.

WATER SUPPLY—Tower system; 2 reservoirs, supplied by pumps from Missouri river; capacity, 1,000,000 gallons daily; 8 miles of street mains; diameter, 6 to 12 inches; 45 hydrants; pressure, 130 pounds; annual expenses of water department, \$2500. St. Charles Water and Heating Company, H. B. Hute.

St. Joseph, Buchanan Co., population *65,000; area, 5400 acres; fire limit, 1200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; metal roofs; dwellings, brick and frame, one and three stories; department consists of 1 steam engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3500 feet good rubber hose; 15 horses; 1 building rented, \$300 per year; value \$12,000; 26 full paid members; annual expenses, \$30,000; telephone alarm. Chief appointed by Mayor and confirmed by council. M. M. Kane.

WATER SUPPLY—Water-works; direct pumping system; 3 reservoirs; capacity, 16,000,000 gallons daily; 30 miles street mains; diameter, 4 to 20 inches; 236 hydrants; pressure, 80 to 128 pounds; annual expenses of water department, \$25,000. L. C. Burnes, P. Wright.

St. Louis, St. Louis Co., population *450,000, ordinance regulating sale and use of fireworks; mercantile buildings, brick, stone and iron; height, four to ten stories; wooden roofs permitted; dwellings, brick and stone, three stories in height; fire department consists of 30 steam engines, 5 chemical engines, 20 chemical hand extinguishers, 8 hook and ladder trucks, 32 hose carriages, 6 supply wagons; siamese couplings used; 35,000 feet hose, in good condition; 185 horses; annual expense, \$455,000; 20 buildings owned by department, value \$275,000; membership of department, 339, full paid; fire alarm telegraph, 440 street boxes. Chief nominated by Mayor and approved by city council; fire patrol supported by underwriters; 18 men paid full time. John Lindsay.

WATER SUPPLY—Reservoirs, supplied by direct pumping from Mississippi river; 340 miles street mains; diameter, 3 to 48 inches; annual expense, \$263,877. M. L. Holman, D. O. C. Tracy.

Savannah, Andrew Co., population *2000; frame buildings; 1 hook and ladder truck.

WATER SUPPLY—Well and elevated tank. W. L. Kirtly, Town Clerk.

Sedalia, Pettis Co., population *20,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 3000 feet cotton hose, good; 500 feet poor; 50 feet rubber, new; 24 men, 12 paid full time, 12 part time; 12 horses; 3 buildings in use. H. Willis.

WATER SUPPLY—Direct pumping; 2 reservoirs; capacity, 80,000,000 gallons; 30 miles of mains; 125 hydrants; 2 stand-pipes, capacity 150,000 gallons. J. B. Quigley & Co., Capt. A. H. Thompson.

Shelbina, Shelby Co., population *1900; area, 1440 acres; fire limit, 1 block; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one story; department, 1 hand engine; 300 feet rubber hose, poor; value of apparatus, \$500; bell alarm. F. C. Nitsche.

WATER SUPPLY—3 cisterns, supplied from buildings; 2 wells. W. H. King, Town Clerk.

Springfield, Greene Co., population *30,000; dwellings, brick, two and three stories; department consists of 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carts; 1000 feet hose; value of apparatus and supplies, \$1200; 1 building used, value, \$2500; membership, 36, volunteer; annual expenses, \$250; bell and telephone alarm. Chief elected by company, approved by council. R. E. Everett.

WATER SUPPLY—Water-works; gravity and direct; 19 miles of mains; pressure, 150 pounds. J. B. Perkins, P. Foley.

Report of 1887.

Trenton, Grundy Co., population *5000; area, 640 acres; fire limit, 100 acres; frame and brick buildings; 1 hook and ladder truck; 1 chemical hand extinguisher. Charles Glasgill.

WATER SUPPLY—Water-works; 2 reservoirs, supplied from river; 2 cisterns. C. A. Conrads, D. T. Graham.

Washington, Franklin Co., population *4000; area, 1280 acres; brick buildings; 2 hand engines, 2 hose carts; 1 hook and ladder truck; 500 feet hose; volunteer fire department, 40 members. H. J. Buhr, J. Owns.

The following places have no fire protection. Bethany, Harrison Co., population *1200. Bever, Macon Co., population 1267. Bowling Green, Pike Co., population 1067. Brownsville, Saline Co., population 1182. Butler, Bates Co., population *5000. Clarksville, Pike Co., population *2000. Columbia, Boone Co., population 3326. De Soto, Jefferson Co., population *2500. Excelsior Springs, Clay Co., population 1200. Farmington, St. Francis Co., population *2100. Fayette, Howard Co., population *2000. Gallatin, Daviess Co., population *2500. Glasgow, Howard Co., population *2100. Granby, Newton Co., population 1828. Harrisonville, Cass Co., population *3000. Holdens, Johnson Co., population *4000. Hopkins, Nodaway Co., population *1000. Huntsville, Randolph Co., population *2000. Kirkwood, St. Louis Co., population *1500. Knobnoster, Johnson Co., population *1000. Lamar, Barton Co., population *3500. Liberty, Clay Co., population *2000. Linneus, Linn Co., population 1100. Memphis, Scotland Co., population 1218. Miami, Saline Co., population *1097. Milan, Sullivan Co., population 1117. Monroe City, Monroe Co., population *1800. Neosho, Newton Co., population *2872. Osceola, St. Clair Co., population 1000. Palmyra, Marion Co., population 2472. Plattsburgh, Clinton Co., population 1344. Pleasant Hill, Cass Co., population *4000. Potosi, Washington Co., population *1000. Princeton, Mercer Co., population *1600. Richmond, Ray Co., population 1242. St. Genevieve, St. Genevieve Co., population 1600. Warrensburg, Johnson Co., population 6000. Warsaw, Benton Co., population *1000. Waverly, La Fayette Co., population 930. Westport, Jackson Co., population 950.

MONTANA.

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Bozeman, Gallatin Co., population *3500; buildings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good rubber hose; value of apparatus and supplies, \$7000; volunteer department; bell alarm. A. P. Clark.

WATER SUPPLY—Wells; water-works to be constructed this year. D. C. Campbell, City Clerk.

Butte City, Silver Bow Co., population *8000; area, 800 acres; fire limit, 400 acres; fireworks ordinance; mercantile buildings, brick, one and two stories, shingle and tin roofs; dwellings, wood, one and two stories; department consists of 10 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 2500 feet good rubber hose; value of apparatus and supplies, \$18,000; 1 building owned by city; value, \$6500; 120 volunteer members; annual expenses \$3000; bell and whistle alarm. Chief elected by members.

WATER SUPPLY—2 reservoirs, supplied from creeks, capacity 50,000 gallons daily; 3 miles street mains; diameter $1\frac{1}{2}$ to 5 inches; 16 hydrants; pressure, 176 pounds; annual expenses of department, \$2200.

Report of 1887.

Deer Lodge City, Deer Lodge Co., population *1000; area, 200 acres; fire limit, same; brick and frame buildings; one and two stories; 1 hand engine; 1 hose carriage; 900 feet good rubber hose; value of apparatus, \$5000; 1 building, value \$1500; 35 volunteer members; expenses in 1887, \$300; bell alarm. Chief elected by ballot.

WATER SUPPLY—4 reservoirs and large cisterns; direct pressure. William Coleman.

Dillon, Beaverhead Co., population *1800; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$500; bell alarm. Dan. T. Chapman, F. W. Pomderton.

Fort Benton, Chouteau Co., population 1618; area, 320 acres; fire limit, 5 blocks, 6 acres; fireworks ordinance; fires investigated by chief; mercantile buildings, brick and wood, two stories; shingle roofs permitted, subject to fire committee; dwellings, wood and brick; one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$7000; 1 building owned by department, \$2000; 125 volunteer

members; annual expenses, \$3000; bell alarm. Chief elected by company and approved by council. T. J. Todd.

WATER SUPPLY—Missouri river; water-works to be completed this year; Holly system, direct pressure. H. B. Hill, City Clerk.

Fort Keogh, Custer Co., population 600; fireworks ordinance; causes of fire investigated; frame buildings, one and two stories; 1 steam fire engine; 1 hand fire engine; 2 hose carriages; 750 feet good rubber hose; 750 feet poor; 1100 feet good cotton; 1 building used; in case of fire, alarm is given by guard.

WATER SUPPLY—Yellowstone river; 1 reservoir, supplied by pump, capacity 10,300 gallons daily; 9 cisterns, capacity 95,000 gallons; 1 mile street mains. diameter of main, 4 inches; 1 hydrant; 15 pounds pressure.

Glendale, Beaver Head Co., population 678; 1000 feet good rubber hose.

WATER SUPPLY—Flume, 140 feet fall; $\frac{1}{4}$ mile street mains; 24 hydrants.

Report of 1887.

Great Falls, Cascade Co.; stone, brick and wood buildings, one and a half to two stories; department consists of 50 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, \$1000; 25 volunteer members; expenses in 1887, \$260; bell alarm. Jos. C. Hunt.

WATER SUPPLY—Missouri river.

Helena, Lewis and Clarke Co., population *15,000; area, 7650 acres; fire limit, 250 acres; fireworks ordinance; causes of fires investigated; brick, stone and wood buildings, one to four stories; department consists of 4 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2400 feet good rubber hose, 850 poor; 600 feet good cotton hose; 5 horses; value of apparatus and supplies, \$15,000; 3 buildings owned by department, value \$5500; 50 members, 5 full paid; annual expenses, \$8000; electric telegraph alarm, 22 street boxes. Chief appointed by Mayor and confirmed by council; fire patrol supported by city. Geo. Booker.

WATER SUPPLY—Water-works; gravity system; 6 cisterns; 30 miles street mains and supply pipes; diameter, $2\frac{1}{2}$ to 12 inches; 124 hydrants; water pressure, 25 to 100 pounds; annual expenses of water department, \$1200; 3 water companies. A. C. Botkin, City Clerk.

NEBRASKA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Albion, Boone Co., population 1916; frame buildings, one and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose cart, 2 chemical extinguishers; 500 feet good rubber hose; 500 feet good linen; value of apparatus and supplies, \$1000; 50 volunteer members; annual expenses, \$200; bell alarm.

WATER SUPPLY—Stand-pipe and direct system, 4000 barrels capacity; 2 miles of mains; 25 hydrants; 150 pounds pressure.

Report of 1887.

Beatrice, Gage Co., population *10,000; 2 hook and ladder trucks; 6 chemical hand extinguishers; 3 hose carts; 1500 feet hose; electric alarm. N. Herron.

WATER SUPPLY—Direct; 2 duplex pumping engines, 1,500,000 gallons each; about 7 miles of mains, from 4 to 16 inches; 77 double hydrants. Wm. Hewitt, W. A. Wagner.

Blair, Washington Co., population 1232; area, 640 acres; fire limit, 160 acres; fireworks ordinance;

NEBRASKA—Continued.

causes of fires investigated; frame and brick buildings, one and two stories; 1 hook and ladder truck, value \$600; 2 hose carts; 1 building used, value \$400; 60 volunteer members; bell alarm. Chief elected by members. E. S. Noble.

WATER SUPPLY—3 cisterns, supplied by pumps; capacity, 900 gallons daily; water-works; 2 reservoirs; 30 driven wells; capacity, 800,000 gallons daily. Jas. Dick, D. Alberry.

Chadron, Dawes Co., population *1500; brick and frame buildings, one and two stories; wooden roofs; department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1500 feet good cotton hose; railroad has hose cart and steam pump; value of apparatus and supplies, \$4000; 100 volunteer members; expenses in 1887, \$1000; bell alarm. F. M. Dorrington.

WATER SUPPLY—Cisterns; water-works to be built. Robert Dorr, City Clerk.

Columbus, Platte Co., population *3500; 1 hand engine; 1 hook and ladder truck; 2 good hose carriages; 100 volunteer men.

WATER SUPPLY—Water-works; pump to stand-pipe; 27 hydrants; 1800 feet hose. C. Schroeder. Report of 1887.

Crete, Saline Co., population *1870; brick and frame buildings, one and two stories; wooden roofs; no fire department; apparatus to be purchased on completion of water-works.

WATER SUPPLY—Water-works building; 1 reservoir; capacity, 1,000,000 gallons; direct and gravity pressure. A. L. Strong, T. D. Williams.

David City, Butler Co., population 11489; area, 1000 acres; fire limit, 500 acres; fireworks ordinance; causes of fires investigated; frame buildings, one story; shingle roofs; department consists of 2 chemical engines, 4 chemical barrel extinguishers, 1 hook and ladder truck; 1000 feet good rubber hose; value of apparatus and supplies, \$2000; 1 building in use; value \$1000; 75 volunteer members; annual expenses, \$50. Chief elected by company. John R. Townsend.

WATER SUPPLY—Tank, 100 barrels capacity, with pump attached.

Fairbury, Jefferson Co., population 11423; buildings, brick, stone and frame, two to three stories; no fire department.

WATER SUPPLY—Water-works building; direct and gravity pressure; 5 miles street mains; 65 hydrants. Gen. J. D. Huttie, John Heasty.

Fairmont, Fillmore Co., population 1976; buildings, brick and frame, one and a half and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; membership, 24, all volunteers. Joseph Brenskie.

WATER SUPPLY—Wells, and tanks on tower, 122 feet high; 2 miles mains; 17 hydrants; 40 pounds pressure. E. E. Lesh, Town Clerk.

Falls City, Richardson Co., population *2500; area, 330 acres; fireworks ordinance; mercantile buildings, brick and stone, one and three stories; dwellings, frame and brick, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus, \$1000; 50 men, volunteers. Chief elected. L. Schoenheit.

WATER SUPPLY—3 cisterns, supplied by pumps, 1700 barrels capacity; 4 hydrants; water-works building. J. Branner, Town Clerk.

Fremont, Dodge Co., population 14014; area, 2500 acres; fire limit, 250 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, one to three stories; department consists of 1 steam engine, 1 hand engine, 1 chemical engine, a chemical

hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1300 feet rubber hose, good; 350 feet leather, poor; value of apparatus and supplies, \$4500; a buildings owned value, \$2000; membership, 100, volunteers; bell alarm. Chief appointed by council. G. A. Keriks.

WATER SUPPLY—Cisterns, water-works; stand-pipe; 7 miles of mains. A. Gibson, A. Forbes.

Grand Island, Hall Co., population *11,000; buildings, frame and brick, one to four stories; department consists of 1 chemical engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose companies; 2200 feet of hose, good; value of apparatus and supplies, \$7000; a buildings, city property, value \$5000; membership, 95, volunteers. Chief elected by members. John A. Mathews.

WATER SUPPLY—Stand-pipe and direct pressure; 12 miles of street mains; diameter, 4 to 10 inches; 70 hydrants. George Soan, Chas. W. Brininger.

Hastings, Adams Co., population *12,000; buildings, brick, stone and frame, two and three stories; department consists of a hose carts, 1 hook and ladder truck; 3000 feet good rubber hose; value of apparatus and supplies, \$3500; membership 48, part paid; bell alarm. J. C. Williams.

WATER SUPPLY—Water-works, supplied by wells. Water Commissioners, J. D. Mines.

Hebron, Thayer Co., population *1500; buildings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder, 1 hose carriage; 200 feet good rubber hose; 100 feet poor; value of apparatus, supplies and buildings, \$500; membership 18, all volunteers; annual expenses, \$15; bell alarm. H. W. Werner.

WATER SUPPLY—Cisterns. A. P. Hazard, Town Clerk.

Humboldt, Richardson Co., population 11236; buildings, brick and frame, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 400 feet good rubber hose; value of apparatus and supplies, \$750; membership 30, volunteers; bell alarm. Henry Scott.

WATER SUPPLY—Cisterns. J. E. Shrauger, Town Clerk.

Indianola, Redwillow Co., population *900; buildings, brick and frame, two to four stories; 300 feet rubber hose.

WATER SUPPLY—Wells. J. H. Burgie, Town Clerk.

Lincoln, Lancaster Co., population *40,000; fire limit, 85 acres; buildings, brick and frame; two to six stories; department consists of 2 steam engines, 1 hook and ladder truck, 10 chemical extinguishers, 2 hose carriages; siamese couplings used; 5500 feet good rubber and cotton hose; 7 hoses; value of apparatus and supplies, \$16,650; a buildings owned, value \$15,000; membership 16, all paid; expenses, \$14,500; telephone alarm. Chief nominated by Mayor, confirmed by council. W. A. Newbury.

WATER SUPPLY—Water-works; stand-pipe and direct stand-pipe, pressure, 40 to 65 pounds; direct, 100 to 130 pounds; 16 miles mains; 83 hydrants; 5 cisterns, kept full. — Lalta, R. C. Manley.

Madison, Madison Co., population *1125; area, 1000 acres; fire limit, 100 acres; 1 hand engine; 1 hose carriage; ladders; 350 feet rubber hose, good; value of apparatus, \$800; 24 volunteer members; bell alarm. James Stuart.

WATER SUPPLY—Creek and wells. A. M. Kozchig, City Clerk.

McCook, Red Willow Co., population *2500; buildings, brick and frame, one and two stories; department consists of 1 hose carriage; 300 feet linen hose, good; value of apparatus and supplies,

350; 35 volunteer members; bell alarm. Frank D. Burgess.

WATER SUPPLY—Direct system; 13 miles mains; 10 hydrants; 130 pounds pressure. C. H. Meeker, L. L. Hurlbert.

Nebraska City, Otoe Co., population *11,000; fire limit, 500 acres; causes of fires investigated; buildings, brick, one to four stories; department consists of 1 steam engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 3 horses; value of apparatus and supplies, \$11,500; membership 75; 5 full paid; part paid, 10; 60 volunteers; annual expenses, \$4000. M. Bauer.

WATER SUPPLY—Stand-pipe; direct pressure. D. P. Rolfe, John Teten.

Norfolk, Madison Co., population *3500; brick and frame buildings, two stories; department consists of 1 hook and ladder truck, 1 chemical engine; value of apparatus and supplies, \$800; 45 volunteer members; bell alarm. H. S. Spaulding.

WATER SUPPLY—Water-works building. A. L. Strang, W. Gerecke.

North Bend, Dodge Co., population *1500; brick and frame buildings, one and two stories; department consists of 1 horse power engine, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; value of apparatus and supplies, \$2700; 30 volunteer members; bell alarm. A. Crawford.

WATER SUPPLY—Cisterns, self-filling. C. B. Freadwell, Town Clerk.

North Platte, Lincoln Co., population *3000; wood and brick buildings, one and two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose; value of apparatus and supplies, \$2500; 100 volunteer members.

WATER SUPPLY—Water-works; direct pressure; Walker pumps, 1,000,000 gallons capacity; 4½ miles street mains; 45 hydrants; 100 pounds pressure. — Barnes, E. B. Warner.

Omaha, Douglas Co., population *100,000; brick buildings, two and six stories; 3 steam engines; 1 chemical engine; 2 hook and ladder trucks; 6 hose carriages; siamese couplings used; 9000 feet good hose; 18 horses; value of apparatus and supplies, \$230,000; 5 buildings owned, value \$40,000; 430 members; annual expenses, \$50,000; telegraph and telephone alarm, 55 street boxes. Chief elected by mayor, confirmed by council. J. J. Galligan.

WATER SUPPLY—Direct pumping and gravity system; 2 reservoirs, supplied from Missouri river; capacity, 7,500,000 gallons daily; 80 miles street mains and supply pipes; diameter, 4 to 20 inches; 32 hydrants; 80 pounds pressure; new plant being erected, 14,000,000 gallons daily capacity. W. H. Wiley, J. B. Southard.

Plattsmouth, Cass Co., population *6550; brick and frame buildings, one to three stories; department consists of 1 hook and ladder truck, 5 hose carriages; 350 feet rubber hose; 2100 feet good cotton; value of apparatus and supplies, \$3000; 25 members; 3 part paid, 122 volunteers; expenses in 1887, \$350; bell alarm. Sigel C. Green.

WATER SUPPLY—Water-works; direct pressure; stand-pipe, 250,000 gallons capacity; 2 Blake pumps, capacity 50,000 gallons hourly; 5 miles street mains; 61 hydrants; pressure, 98 to 400 pounds. Turner, Rawson & Co., C. H. Smith.

Red Cloud, Webster Co., population 1725; brick and frame buildings, two stories; wooden roofs; department consists of 50 hand chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of appa-

ratus and supplies, \$1500; 69 members, 1 paid full time, 1 part paid; bell alarm. A. S. Marsh.

WATER SUPPLY—Water-works; gravity and direct pressure; Deane pumps; 4 miles street mains; 32 hydrants; pressure, 70 pounds. E. M. Perkins, Harry Pond.

Schuyler, Colfax Co., population *2500; brick and frame buildings, one and two stories; 1 hand fire engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; siamese couplings used; 1 building, value \$2000; 160 volunteer members; bell alarm. Chief elected by department. Fred. J. Joyce.

WATER SUPPLY—13 wells, supplied by pumps. John E. Arnold, Town Clerk.

Seward, Seward Co., population 12032; area, 200 acres; fire limit, 10 acres; brick and frame buildings; 2 chemical engines; 6 chemical hand extinguishers; 1 hook and ladder truck; 300 feet of hose; value of apparatus, etc., \$2500; buildings, \$1200; 50 volunteer members. Chief elected. J. C. Mulfinger.

WATER SUPPLY—Tank and windmill. Geo. F. Dickman, Town Clerk.

St. Paul, Howard Co., population *1800; area, 440 acres; frame buildings; hooks and ladders.

WATER SUPPLY—Wells.

Report of 1887.

Valparaiso, Saunders Co., population *700; buildings, brick and frame, one and two stories; department consists of 1 hose carriage; 750 feet good rubber hose; value of apparatus and supplies, \$1000; 25 volunteer members. J. P. Miller.

WATER SUPPLY—Well; 1 reservoir, capacity 60,000 gallons; gravity pressure; 2 miles street mains; 10 hydrants. D. M. Deane, Town Clerk.

Wahoo, Saunders Co., population 12,059; buildings, frame and brick, one to three stories; department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 1 hose carriage; 550 feet good rubber hose; 50 feet poor; value of apparatus and supplies, \$3000; 40 volunteer members; chief paid part time; annual expenses, \$100; bell alarm. G. L. Melvin.

WATER SUPPLY—Water-works being erected. Harry Kerr, A. Balston.

West Lincoln, Lancaster Co., buildings, frame, two stories; wooden roofs; department consists of 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$1200; 30 volunteer members; whistle alarm. W. C. Austin.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir; Dean and Knowles pumps, 3,000,000 gallons daily; 2½ miles street mains; 6 hydrants, pressure 60 pounds. John Haines, C. H. Curren.

West Point, Cumming Co., population *2200; buildings, brick and frame; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 300 feet good hose; 700 feet poor; value of apparatus and supplies, \$1000; 100 volunteer members; annual expense, \$200; alarm, bells. F. Koch.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir and 26 hydrants. B. Y. Yorler, F. Krause.

York, York Co., population *2500; buildings, brick and frame, one and two stories; department consists of 2 hand chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$2000; 43 volunteer members; expenses in 1887, \$1500; bell alarm. H. H. Bowker.

WATER SUPPLY—Water-works; gravity and direct pressure; 5 miles street mains; 60 hydrants. H. J. Porter, A. C. Ward.

NEBRASKA—Continued.

The following places have no fire protection: Brownsville, Nemah Co., population 1309. Central City, Merrick Co., population 11232. Edgar, Clay Co., population 1894. Minden, Kearne Co.,

population *945. Ponca, Dixon Co., population *1438. Rulo, Richardson Co., population 1023. Stromsburg, Polk Co., population 1904. Tekamah, Burt Co., population *1053. Wilber, Seline Co., population 11152. Wymore, Gage Co., population 11779.

NEVADA.

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Austin, Lander Co., population *1500; 2 hose carriages; 1500 feet good rubber hose; membership 70, volunteers. P. H. Myles.

WATER SUPPLY—Reservoir and 3 cisterns; 20 hydrants; 2 tanks, capacity 293,000 gallons. W. Foster. J. A. Miller.

Carson City, Ormsby Co., population *4000; brick, stone and frame buildings; 1 steamer; 2 hand engines; 2 buildings used; 90 volunteer members; bell alarm. Jacob Muller.

WATER SUPPLY—8 reservoirs; 32 hydrants; annual expense of water department, \$1600. Alfred Helm, W. H. Doane.

Elko, Elko Co., population 850; frame and brick buildings; hook and ladder company and bucket company, in one company. W. T. Smith.

WATER SUPPLY—Wells and hydrants.

Eureka, Eureka Co., population 5000; 1 hook and ladder truck; 4 hose carriages; 1500 feet good rubber hose; membership 280, all volunteers. M. G. Cavanaugh.

WATER SUPPLY—Water-works; gravity; 20 miles mains; 20 hydrants; 120 pounds pressure; 2 cisterns. G. F. Bliss, F. H. Harmon.

Gold Hill, Storey Co., population * department consists of 1 hand engine, 4 hose carts; 2500 feet good rubber hose; 500 feet leather. Mike Kennedy.

WATER SUPPLY—From Virginia City; 55 hydrants. J. B. Preston, E. C. Cook.

Hamilton, White Pine Co.; buildings, brick and wood, one story; department consists of 1 hand fire engine, 1 hook and ladder truck, 1 hose carriage; 50 feet good rubber hose; 7 volunteer members; bell alarm. T. Hagar.

WATER SUPPLY—Direct pressure; 7 miles street mains.

Pioche, Lincoln Co., buildings, wood, one story; department consists of 2 hose carriages; value of apparatus and supplies \$2000; 40 members; expenses in 1887, \$160; bell alarm. E. D. Turner.

WATER SUPPLY—Direct pressure; 2 miles street mains; 22 hydrants; pressure, 150 feet. R. H. Elam.

Reno, Washoe Co., population 4000; area and fire limit, 1440 acres; fire limit, same; mercantile buildings, brick, one story; wooden roofs permitted; dwellings, wood, one and a half stories; department

consists of 1 steam fire engine, 1 hand engine, 15 chemical hand extinguishers, 5 hose carriages; 200 feet good rubber hose; 500 feet in poor condition; value of apparatus and supplies, \$9000; building in use, \$500; rented, \$120 annually; 3 men, paid part time; annual expenses, including repairs, etc., \$2500; bell alarm. Chief elected by trustees of companies.

WATER SUPPLY—Gravity system; 2 reservoirs supplied from river; 9 cisterns, supplied from reservoir; 4 miles street mains; 4 to 14 inches in diameter; 10 hydrants.

Report of 1887.

Silver City, Lyon Co.; buildings, wood, one story; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 25 volunteer members; expenses in 1887, \$200; gong alarm.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, capacity 50,000 gallons; $\frac{1}{4}$ mile street mains; 10 hydrants; pressure, 250 feet.

Virginia City, Storey Co., population 10917; mercantile buildings, wood and brick, two and one-half stories, shingle and metal roofs; dwellings, wood, two and one-half stories; department consists of 1 hook and ladder truck, 17 hose carriages; 1500 feet good rubber hose; 5000 feet good rubber hose; 1400 good cotton; value of apparatus and supplies, \$28,000; value of buildings, \$4000; membership 7, full paid; annual expenses, \$16,000; bell and whistle alarm. Chief elected by board of county commissioners. W. Pennison.

WATER SUPPLY—Gravity pressure; 2 reservoirs, supplied from lake; 3 cisterns, supplied from ditch; capacity, 600,000 gallons daily; 8 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 83 hydrants; water pressure, 116 pounds; annual expenses of water department, \$3500. J. B. Overton, J. C. Dunlop.

Winnemucca, Humboldt Co., population *1000; area, 100 acres; fire limit, 50 acres; frame buildings, one story, shingle roofs; department consists of 12 extinguishers, 1 hook and ladder truck, 1 hose carriage, 12 fireboats; 600 feet good rubber hose; value of apparatus and supplies, \$1500; 1 building used; annual rent, \$96; membership 75, volunteer; annual expenses, \$600; bell alarm. Chief elected by the company. F. Ried.

WATER SUPPLY—1 reservoir, supplied by spring; 3 miles street mains; diameter, 6 to 12 inches; 17 hydrants. J. B. Gramm, A. T. Gilson.

The following places have no fire protection: Ruby Hill, Eureka Co., population 2000. Tuscarora, Elko Co., population 1364.

NEW HAMPSHIRE.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Amherst, Hillsborough Co., population 1225; frame dwellings, one and one-half stories; fire department consists of 2 hand engines, 2 hose carriages; 800 feet good cotton hose; value of apparatus and supplies, \$3000; 1 building owned, value \$1000; membership 30, volunteers; annual expenses, \$156; bell alarm. Chief elected by members. W. D. Clark.

WATER SUPPLY—5 cisterns, supplied by springs. A. A. Rotch, Town Clerk.

Bristol, Grafton Co., population 1352; buildings, brick and frame, one and one-half to three stories, wooden roofs; department consists of 1 hand engine, 3 hose carriages, 550 feet cotton hose, 100 feet linen, 1000 feet good leather, 100 feet poor leather; value of apparatus and supplies, \$3000; members 60, volunteers; bell alarm. R. D. Brown.

WATER SUPPLY—River and 5 reservoirs; direct pressure; 4 miles street mains; 40 hydrants. J. H. Brown, C. W. Fling.

Claremont, Sullivan Co., population 4704; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3000 feet good linen rubber-lined hose; 45 members, full paid. G. H. Storwell.

WATER SUPPLY—Water-works; direct pressure; 2 miles of mains; 207 hydrants; 10 cisterns; 7 force pumps. F. F. Haskell, Town Clerk.

Colebrook, Coos Co., population 1530; area and fire limit, 1000 acres; frame buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet poor hose; value of apparatus, etc., \$2000; 1 building used, value \$500; 40 volunteer members. Chief elected by companies. G. S. Remick.

WATER SUPPLY—2 reservoirs, supplied by springs; 2 miles street mains; largest, 3 inches; 3 hydrants; annual expenses of water department, \$75. G. W. Annis, D. E. Cummings.

Derry, Rockingham Co., population *2370; frame buildings; 3 hand engines; 2 chemical engines; 1 hook and ladder truck; 2 hose carriages; value of apparatus, \$3500; 3 buildings used; 150 volunteer members; bell and steam whistle alarm. H. S. Warner.

WATER SUPPLY—Wells and cisterns; capacity, 40,000 gallons daily. E. T. Parker, Town Clerk.

Dover, Strafford Co., population *14,000, 3 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1 supply wagon; a large portion of the hose is reserved for hydrant use at the factories; 32,300 feet good cotton hose; 300 feet good leather; 2000 feet, poor; 14,050 feet linen; 115 members, all paid; 7 horses; telegraph alarms, 20 boxes. H. G. Hanson.

WATER SUPPLY—2 rivers; pond; 22 cisterns; 17 hydrants; 24 reservoirs. E. J. Peninton. Report of 1887.

Exeter, Rockingham Co., population *3669; 1 steam engine; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; rubber and leather hose, good; 120 volunteer members; 18 horses.—Warren.

WATER SUPPLY—Water-works; 10 cisterns; 18 reservoirs; river and pond. Report of 1887.

Farmington, Strafford Co., population *2000; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet cotton hose; 750 feet leather hose, good;

value of apparatus and supplies, \$2000; 2 buildings owned, value \$1000; 70 full paid members; annual expenses, \$700; bell alarm. Chief elected by members. Eben Frye.

WATER SUPPLY—11 reservoirs, supplied by pumping and gravity; 1½ miles of street mains; diameter, 4 to 8 inches; 22 hydrants; pressure, 50 pounds; annual expenses of water department, \$500. S. H. Parker, P. P. Conner.

Fishersville, Merrimack Co., population 2500; buildings, brick and frame, two stories; wooden roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 4 hose carriages; 1100 feet good cotton hose, 500 feet good linen, 600 feet good leather; value of apparatus and supplies, between \$7000 and \$8000; membership 55, paid part time; bell and whistle alarm.

WATER SUPPLY—River, canal and 6 reservoirs. There is no such place as Fishersville now; it was changed to Penacook a number of years ago.

Franklin, Merrimack Co., population 3265; 1 steamer; 1 hook and ladder truck; 1 hand engine; 3 hose carriages; 1500 feet good leather hose; 1250 feet good rubber-lined hose; membership 40, volunteers. Charles F. Noyes.

WATER SUPPLY—5 cisterns.

Gorham, Coos Co., population *1500; area, 20,000 acres; causes of fires investigated; fireworks ordinance; frame buildings; 2 hand engines; 2 hook and ladder trucks; 2 hose carriages; 600 feet good cotton hose; 400 linen; value of apparatus, \$1800; value of buildings used, \$1500; 120 members, paid; bell and steam-whistle alarm. John Peabody.

WATER SUPPLY—Gravity pressure; 2 miles mains; diameter 3 to 4 inches; 11 hydrants; pressure, 56 pounds; expenses of water department in 1887, \$165. T. E. Fish, G. E. Tubbs.

Great Falls, Strafford Co., population *6000; 4 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet good leather and linen hose; membership 180, paid. O. C. Shapleigh.

WATER SUPPLY—Water-works; 26 hydrants. H. S. Chase, Fred. Wentworth.

Hanover, Grafton Co., population *2147; area and fire limit, 2560 acres; frame buildings, two stories; department consists of 2 hand engines, 20 chemical hand extinguishers, 3 hose carriages; 500 feet good rubber hose; 100 poor; 1100 feet good leather; value of apparatus and supplies, \$2500; 1 building owned, value \$1500; membership, 300; bell alarm. Chief elected by the company. D. B. Currier.

WATER SUPPLY—17 cisterns, supplied from buildings; capacity, 7000 gallons daily. George Hitchcock, Village Clerk.

Hinsdale, Cheshire Co., population *2200; area, 14,000 acres; fire limit, 500 acres; frame buildings; 1 hand engine; 1 hook and ladder truck; 8 chemical hand extinguishers; 3 hose carriages; 300 feet good rubber hose; 2700 linen; 800 leather; value, \$5000; 3 buildings used, value \$5000; 72 members, paid part time; steam gong alarm. Chief appointed by selectmen. A. H. Latham.

WATER SUPPLY—Canal and force pumps; 22 hydrants; 4700 feet of main. E. E. Hall, Town Clerk.

Keene, Cheshire Co., population *7000; department consists of 1 steam engine, 2 hand engines,

NEW HAMPSHIRE—Continued.

8 hose carriages, 2 hook and ladder trucks; 3600 feet good cotton-lined hose; 1700 fair leather; 86 volunteer members; telegraph alarm, 15 boxes. J. A. Batchelder.

WATER SUPPLY—Gravity; 24 miles mains; 138 hydrants; 60 pounds pressure. D. H. Sawyer, Milton Blake.

Laconia, Belknap Co., population *5500; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 3200 feet good cotton hose; 1000 feet poor; 4 horses; value of apparatus and supplies, \$11,313; membership 56, paid part time; annual expenses, \$1285; telegraph alarm, 24 boxes. C. H. Watson.

WATER SUPPLY—Reservoir; pumped from lake; 8 miles mains; 43 hydrants; 85 pounds pressure. L. E. Cheeny, Geo. B. Lane.

Lancaster, Coos Co., population 3000; fire-works ordinance; causes of fires investigated; mercantile buildings, frame, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 3 force pumps; 2500 feet linen hose; 250 feet good leather; value of apparatus and supplies, \$5000; 2 buildings used, value \$500; 112 members, part paid; annual expenses, \$893; bell and whistle alarm. Chief elected by board of firemen. Ed. R. Kent.

WATER SUPPLY—6 reservoirs and river; aqueduct; 600 feet street mains; 6 double hydrants. W. Marshall, C. B. Allen.

Lebanon, Grafton Co., population 3354; fire limit, 2560 acres; causes of fires investigated; mercantile buildings, wood, three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 2 hand engines, 1 chemical engine; 1 hook and ladder truck, 2 hose carriages; 200 feet rubber hose, good; 100 feet poor; 1300 feet leather hose, good; 300 feet poor; value of apparatus and supplies, \$12,240; 1 building owned, value \$1600; membership, 119; 112 part paid; annual expenses, \$973; bell alarm. Chief elected by precinct. Frank Sayre.

WATER SUPPLY—Direct pumping system; 8 cisterns, supplied from roofs; capacity, 82,000 gallons; 2344 feet street mains; diameter, 4 to 6 inches; 9 hydrants; pressure, 80 to 90 pounds; new system recently put in. H. P. Goodrich, Chas. A. Downs.

Lisbon, Grafton Co., population 1000; area, 1 square mile; frame buildings, one to three stories high; 1 hook and ladder truck; 1 hose carriage; 1 force pump; 800 feet serviceable cotton hose; value of apparatus, \$3000; 25 members; expenses in 1887, \$900; whistle and gong alarm. Chief elected by board of engineers. F. P. Hall.

WATER SUPPLY—Lake and river; 3½ miles street mains, 4 inches in diameter; 33 hydrants; 107 pounds pressure. L. C. Payne, W. H. Weston.

Littleton, Grafton Co., population *3350; 1 hook and ladder truck; 2 hose carriages; 2000 feet good hose; 17 volunteers. A. J. Crain.

WATER SUPPLY—Water-works; 40 hydrants. B. H. Corning.

Manchester, Hillsborough Co., population *43,420; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, frame, two and two and a half stories; department consists of 5 steam engines, a hook and ladder truck, 1 chemical engine, 1 hose wagon, 6 hose carriages; 6800 feet good cotton hose; 8000 feet good leather; 21 horses; value of apparatus and supplies, \$97,735; 5 buildings used; membership 123; full paid, 11; part paid, 112; annual expenses, \$32,528; telegraph alarm, 47 street

boxes. Chief elected by city council. T. W. Lane.

WATER SUPPLY—Reservoirs, pumping system; 49¼ miles street mains; diameter 4 to 30 inches; 418 hydrants; pressure, 65 pounds. N. P. Kidder, Town Clerk.

Marlow, Cheshire Co.; buildings, frame, one to two stories, wooden roofs; department consists of 1 hook and ladder truck, hand grenades; expenses in 1887, \$192; whistle alarm.

WATER SUPPLY—Pond. Elbridge N. Howe, Town Clerk.

Milford, Hillsborough Co., population 3200; frame buildings, two and three stories; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2 buildings owned by town; bell and horn alarm. Geo. C. Farwell.

WATER SUPPLY—River, ponds and reservoir; street mains and 6 hydrants; gravity water-works to be put in. Jas. M. Laws, Town Clerk.

Nashua, Hillsborough Co., population *16,000; 3 steam engines; 1 hook and ladder truck; 4 hose carriages; 9000 feet good cotton hose; membership 81, 7 paid full time; 9 horses; telegraph alarm. Chas. H. Whitney.

WATER SUPPLY—Water-works; gravity pressure; 500,000 gallons capacity; 25 miles mains; 79 hydrants; 20 cisterns. Horace Holden, Eugene M. Bowman.

New Market, Rockingham Co., population 2368; 2 fire companies. Henry Tuttle.

WATER SUPPLY—Water power from mills, which will reach nearly all the business portion of the town. John L. Bennett, Town Clerk.

Newport, Sullivan Co., population *2684; buildings, brick and frame, one and one-half to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet good rubber hose; value of apparatus and supplies, \$6000; membership, 35 volunteers; bell alarm. Chas. H. Watts.

WATER SUPPLY—River and 3 reservoirs. Edwin H. Hitchcock, Town Clerk.

Pennacook, Merrimack Co., part of Concord. See Fisherville.

Peterborough, Hillsborough Co., population 2206; area and fire limit, 23,040 acres; frame buildings, one and two stories; shingle roofs permitted; department consists of 2 hand engines, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 1400 feet good linen hose; 500 poor; 600 feet good leather hose; value of apparatus and supplies, \$3500; 1 building owned, value \$300; membership, 57, all volunteers; annual expenses, \$500. Chief elected by board of engineers. N. H. Brooks.

WATER SUPPLY—Direct pumping system; diameter of mains, 4 to 6 inches; 15 hydrants. Wm. Arne, John H. Stub.

Pittsfield, Merrimack Co., population *2500; 1 hand engine; 1 chemical engine; 10 chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 100 feet good rubber hose; 600 feet good linen; 100 feet good leather; 200 feet poor. Wm. B. Hartwell.

WATER SUPPLY—Gravity; 6 miles mains; 27 hydrants; 80 pounds pressure. Sherburne J. Winslow, Frank D. Osgood.

Plymouth, Grafton Co., population *1726; frame buildings, two stories high; shingle roofs; department consists of 1 chemical engine, 2 hose carriages; 1150 feet good hose; value of apparatus, \$1800; membership, 13, full paid; annual expenses, \$800; bell alarm. Fred. Batchelder.

WATER SUPPLY—Reservoirs, supplied by springs and brook; diameter of mains, 4 to 8 inches; 27 hydrants. W. F. Langdon, D. E. Howard.

Portsmouth, Rockingham Co., population 9690; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 4 steam engines, 2 chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 6850 feet good hose; 3000 leather; 6 horses owned by city and a hired; 6 buildings in use; 123 members, all paid; annual expenses \$8600; telegraph alarm. Chief elected by board of aldermen. Herbert A. Marden.

WATER SUPPLY—14 reservoirs, supplied from aqueduct. John O. Ayers, Mercer Goodrich.

Suncook, Merrimack Co., population 3487; fire department consists of 1 hand engine (worthless), 1 chemical engine; 500 feet new hose; membership, 50, 12 paid, rest volunteers. G. P. Appleton.

WATER SUPPLY—Steam pump; 6 hydrants. D. L. Jewell, Geo. E. Gerden.

Wilton, Hillsborough Co., population *2000; buildings, brick and frame, one and one-half and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 450 feet good rubber-lined hose; 600 feet good leather; value of apparatus and supplies, \$2000; membership, 21, paid part time; annual expenses \$208; bell and whistle alarm. John Gage.

WATER SUPPLY—Wells and river; 1 reservoir; direct pressure; 50 rods mains; 4 hydrants. John F. Mahoney, Town Clerk.

Winchester, Cheshire Co., population 2444; area, 6400 acres; mercantile buildings, wood and brick, two stories; dwellings, wood, one and a half stories; department consists of 4 hand engines, 1 hook and ladder truck, 4 hose carriages; 200 feet rubber hose, 400 cotton, 200 linen, 400 leather,

good; 200 feet rubber, 200 linen, 200 leather, poor; 100 volunteers; bell and whistle alarm. Chief elected by board of fire wardens or appointed by selectmen. W. N. Haskell.

WATER SUPPLY—River and cisterns, with hydrants; 2 steam pumps; 1 pump, water power. Geo. H. Snow. Town Clerk.

Wolfeborough, Carroll Co., population 2222; area, 500 acres; causes of fire investigated; frame buildings, two and three stories; shingle roofs; department consists of 2 hand engines, 2 hose carriages; siamese couplings used; 400 feet linen hose; 500 feet good leather hose; value of apparatus and supplies, \$1500; 100 members, part paid; annual expenses \$800; bell and steam whistle alarm. Chief elected by members. Thomas Lees.

WATER SUPPLY—Lake, river and wells; water-works to be erected. C. F. Piper, S. W. Abbott.

Woodville, Grafton Co., population *700 buildings, wood and brick, one and one-half to three stories, wooden roofs; department consists of 1 hose carriage; 500 feet good leather hose; value of apparatus and supplies, \$800; members 22, volunteers; expenses in 1887, \$400; bell alarm. H. F. King.

WATER SUPPLY—Water-works; direct pressure; 2½ miles street mains; 16 hydrants; pressure, 125 pounds. E. B. Mann, Geo. E. Enery.

The following places have no fire protection: Canaan, Grafton Co., population *1863. Hampton, Rockingham Co., population 1000. Haverhill, Grafton Co., population 2455. Hookset, Merrimack Co., population 916. Merrimack, Hillsborough Co., population 1042. Runney, Grafton Co., population 960. Rye, Rockingham Co., population 1130. Strafford, Strafford Co., population 1558.

NEW JERSEY.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Allentown, Monmouth Co., population, 1010; 2 hand engines; 75 feet good leather hose; no organized company. D. S. Savidge.

WATER SUPPLY—Wells and lake. Wm. Hawkins, Town Clerk.

Asbury Park, Monmouth Co., population 12124; 2 steam engines; 1 chemical engine; 4 hand engines; 1 hook and ladder truck; 3 hose carriages; 3500 feet good hose; 145 men, volunteers. D. Brower.

WATER SUPPLY—New water-work; pressure of 50 pounds, any part of city. G. H. Coffin, C. T. Bailey.

Atlantic City, Atlantic Co., population 110,000; area, 7680 acres; fire marshal investigates fires; mercantile buildings, frame, two to three stories; wooden roofs permitted; dwellings, frame, two and half and three stories; department consists of 3 steam engines, 12 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 900 feet rubber hose; 1000 feet good cotton hose; 9 horses; value of apparatus and supplies, \$20,000; buildings, \$12,000; membership 330, 4 paid; annual expenses of department, \$5,000; bell alarm. Chas. S. Lackey.

WATER SUPPLY—Pumping system; stand-pipe, 135 feet high, capacity 500,000 gallons; 30 wells; diameter of mains 5 to 24 inches; 150 hydrants; pressure, 40 to 75 pounds; water department owned by private company. Geo. T. Prince, H. R. Albertson.

Bayonne, Hudson Co., population *14,000; department consists of 3 steam engines, 1 hand engine, 3 hook and ladder trucks, 3 hose carriages; 3000 feet good hose; 400 volunteer members. Walter Surman.

WATER SUPPLY—Bay and Passaic river; gravity; 9 miles mains; 68 hydrants; pressure, 50 pounds. R. C. Combs.

Report of 1887.

Belleville, Essex Co., population 11818; area, 1440 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, frame, two and three stories; department consists of 2 chemical hand extinguishers, 2 hose carriages; 300 feet good rubber hose; 1600 feet good cotton; value of apparatus and supplies, \$2000; 2 buildings owned value, \$1000; 50 volunteer members; annual expenses, \$200; bell alarm. Chief elected by commissioners.

WATER SUPPLY—Inexhaustible; 1 reservoir, supplied by force pumps; gravity system; 1½ miles street mains; diameter, 6 inches; 16 hydrants; water pressure, 70 pounds. J. H. King.

Report of 1887.

Belvidere, Warren Co., population *2000; 1 hook and ladder truck; 2 hose carriages; 1800 feet good hose; 25 volunteer members. Geo. H. Currie.

WATER SUPPLY—Direct pressure; river, 2½ miles of mains; 24 hydrants. Geo. Zink, Sharp Mellick.

NEW JERSEY—Continued.

Beverly, Burlington Co., population 1759; buildings, frame; department consists of 1 hook and ladder truck, 3 hose carriages; 2500 feet good hose. M. J. Swift, J. Ashton.

WATER SUPPLY—River; stand-pipe, 120 feet high, and direct pressure from water-works. Harry Stetser, Elmer C. Higgins.

Bloomfield, Essex Co., population *7000; frame buildings, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages, 2 chemical extinguishers; 3500 feet of hose; bell alarm. A. J. Marsh.

WATER SUPPLY—Wells; 112 street hydrants in use; 12 miles street mains and supply pipes; diameter, 4 to 9 inches; smallest, 4 inches. F. Farland, Town Clerk.

Bordentown, Burlington Co., population 1468; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to four stories, tin or slate roofs; dwellings, wood and brick, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages, siamese couplings used; 1300 feet good leather hose; 300 feet poor rubber hose; value of apparatus and supplies, \$6000; value of buildings owned, \$35,000; 135 volunteer members; annual expenses, \$570; bell alarm. Chief elected by members. H. N. Jobs.

WATER SUPPLY—Reservoir, supplied from Delaware river, capacity 580,000 gallons daily; 6 miles street mains and supply pipes; diameter, 4 to 12 inches; 38 hydrants. J. Steele, D. F. Waker.

Bridgeton, Cumberland Co., population *12,000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good cotton hose; 28 men, paid part time; 2 horses; W. H. Elwell.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 1,500,000 gallons capacity; 14½ miles of mains and supply pipes; 96 hydrants. C. B. Moore, City Clerk.

Burlington, Burlington Co., population *9000; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department consists of 2 steam engines, 1 chemical hand extinguisher, 1 hook and ladder truck, 5 hose carriages; 2400 feet good hose; 4 horses; value of apparatus and supplies, \$15,300; 4 buildings owned, value \$21,000; 306 volunteer members; annual expenses, \$1365; bell and electric alarm. Chief elected by companies. Salvage corps, 12 members, appointed by city. W. H. Rambo.

WATER SUPPLY—Direct pressure; 7 reservoirs, supplied by pumps; capacity, 1000 gallons per minute; 12 miles street mains; diameter, 4 to 24 inches; 102 hydrants; pressure, 90 pounds; annual expenses of water department, \$6500. Geo. A. Allinson, J. R. Batton.

Caldwell, Essex Co., population 3167; 3 fire extinguishers.

Report of 1887.

Camden, Camden Co., population *60,000; area, 4160 acres; fire limit; mercantile buildings, brick, two and five stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 3 steam engines (1 in reserve), 4 chemical hand extinguishers, a hook and ladder truck (1 in reserve), 3 hose carts; siamese couplings used; 4000 feet good cotton hose; 10 horses; value of apparatus and supplies, \$25,430; 2 buildings owned, value \$12,000; membership, 32; full paid, 19; part paid, 13; annual expenses, \$20,000; telegraph and fire alarm, 29 street boxes. Chief elected by city council. S. S. Elfreth.

WATER SUPPLY—1 reservoir; capacity, 5,000,000 gallons daily; 40 miles and 33 feet street mains;

diameter 3 to 30 inches; 358 hydrants; pressure, 20 pounds; expenses of water department at 1887, \$27,000. Wm. Mines, D. Cooper Carman.

Cape May, Cape May Co., population 1616; department consists of 2 steam engines, 2 hose carriages, 1 hook and ladder truck; 1100 feet good rubber hose; 1500 feet good cotton; membership, 3 paid full time, 38 part time. Joseph H. Hanes.

WATER SUPPLY—Water-works; direct and gravity; 4 reservoirs; 50 hydrants; 5 miles mains. H. F. Douglas.

Carlstadt, Bergen Co., population *3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 700 feet good canvas hose; 70 men, volunteers.

WATER SUPPLY—River and 3 cisterns.

Report of 1887.

Chambersburg, Mercer Co., population *547; buildings, brick and frame, two and a half to four stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck; 3 hose carriages; 2200 feet good rubber hose; 500 feet good cotton; 7 horses; value of apparatus and supplies, \$10,000; membership, 120, volunteers, 2 paid full time; annual expenses, \$4800; telegraph alarm, 4 boxes.

WATER SUPPLY—Reservoir, 5,000,000 or 6,000,000 gallons; 58 hydrants; 27 pounds pressure.

Report of 1887.

Clayton, Gloucester Co., population 1113; buildings, frame, two and three stories; wooden roofs; 1 hand engine; buckets.

WATER SUPPLY—Pumps and wells.

Dover, Morris Co., population 13170; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose; 500 feet cotton and 500 feet good leather hose; 19 men. W. H. Lambert.

WATER SUPPLY—Water-works; 50 hydrants. Dover Water Co., J. S. Gibson.

East Orange, Essex Co., population *33,220; buildings, brick and frame; wooden roofs permitted; department consists of 1 hook and ladder truck; 5 hose carriages; 5000 feet good rubber-lined cotton hose; volunteer department; telegraph alarm. H. Mills.

WATER SUPPLY—Direct; 36 miles mains; 51 hydrants; 90 pounds pressure. G. P. Olcott, Gen. A. F. Munn.

Egg Harbor, Atlantic Co., population *1400; department consists of 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet cotton hose; 150 feet rubber hose; membership 75, volunteers. J. Reichenbach.

WATER SUPPLY—Driven wells and force pumps. F. Norman, Town Clerk.

Elizabeth, Union Co., population *33,220; area, 7000 acres; mercantile buildings, brick and wood, two to four stories; wooden roofs permitted; but not within 200 feet of the main street; dwellings, wood and brick, two to four stories; department consists of 6 steam engines, 2 hook and ladder trucks; 8 hose carriages; 3500 feet new rubber hose; 2500 feet of poor; 15 horses; 7 buildings owned; membership 573, 7 full paid; annual expenses, \$800; telegraph fire alarm; 26 street boxes. Chief elected by members. Wm. Mahoney.

WATER SUPPLY—3 reservoirs, supplied by river and pumps; capacity, 220,000,000 gallons; 8 cisterns; 47 miles of street mains and supply pipes; diameter, 4 to 24 inches; 213 hydrants; pressure, 30 pounds; annual expenses of water department, \$75,000. E. L. P. Coleman, City Clerk.

Englewood, Bergen Co., population 4076; buildings, brick and frame, three stories; wooden roofs; department consists of 1 hook and ladder truck, 2 hose carriages, hand extinguishers; 1000

feet good rubber hose; value of apparatus and supplies, \$2000; members 60, volunteers; bell alarm. Jacob Taylor.

WATER SUPPLY—Hackensack water company; 40 hydrants. Samuel F. Gold, A. A. Coyle.

Flemington, Hunterdon Co., population *2000; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hose carriage, 1 hook and ladder truck; 600 feet good rubber hose; 600 feet fabric hose; 1 building in use; membership 150, all volunteers. Chief elected by street commissioners. J. H. Stockton.

WATER SUPPLY—Gravity pressure; 2 reservoirs, supplied by springs and engine at river; diameter of street mains, 6 and 4 inches; 8 hydrants. J. C. Hopewell H. G. Chamberlain.

Freehold, Monmouth Co., population *2500; fireworks ordinance; mercantile buildings, brick and frame, three stories; any roof permitted; dwellings, frame, two story; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; value of apparatus and supplies, \$10,000; 1 two-story building, owned by town, value \$6000; 120 volunteer members; excepting engineers; bell alarm. Chief elected by department and approved by commissioners. John H. Hulise.

WATER SUPPLY—14 cisterns, supplied from buildings, and steam well when necessary. John L. Howell. Town Clerk.

Frenchtown, Hunterdon Co., population 12066 fireworks ordinance; mercantile buildings, frame, three stories; wooden roofs permitted; dwellings, frame and brick, two and three stories; department consists of 1 hand engine and 1 hose carriage; 800 feet good leather hose; value of apparatus and supplies, \$1600; 1 building owned, value \$2000; 60 volunteer members; annual expenses \$60. Chief elected by company. Alfred Robinson.

WATER SUPPLY—Delaware river and mill race. L. D. Hagerman, Town Clerk.

Gloicester City, Camden Co., population 15066; 1 hook and ladder truck; 6 chemical extinguishers; 1 hose carriage; 1400 feet good rubber hose; 34 volunteer members; mills and print works own 5 hose carriages; 5000 feet servicable hose. P. Mesley.

WATER SUPPLY—Water-works; stand pipe; 65 fire hydrants. James Finley, D. F. Lane.

Hackensack, Bergen Co., population *6000; department consists of 1 hand engine, 2 hook and ladder trucks, 3 hose carriages; 3000 feet cotton hose, good; 250 rubber, good; 160 volunteer members; telegraph alarm. M. W. Heath.

WATER SUPPLY—Reservoir, 5,000,000 gallons capacity; 5 miles mains; 62 hydrants. J. C. Westervelt. M. Demorest.

Hackettstown, Warren Co., population 12645; 2 hand engines; 2 hose carriages; 100 feet rubber hose, good; 1500 feet cotton, good; 40 volunteer members. Geo. W. Smith.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs, 80,000 gallons capacity; 9 miles of street mains and supply pipes; 40 hydrants. Isaac W. Crane. Thomas Nolan.

Haddonfield, Camden Co., population *2250; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet good hose; 500 feet poor; 117 volunteer members. D. C. N. Collins.

WATER SUPPLY—24 public cisterns and water-works; standpipe; 12 hydrants. Wm. H. Snowden. Wm. S. Hart.

Hammononton, Atlantic Co., population *2000; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 450 feet

good leather hose; value of apparatus and supplies, \$1500; membership 65, all volunteers; telegraph alarm to be constructed.

WATER SUPPLY—Reservoirs in progress. Report of 1887.

Harrison, Hudson Co., population *9000; buildings, frame, two and a half and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 2000 feet good rubber hose; 200 feet cotton, poor; value of apparatus and supplies, \$4000; membership 95, volunteers; annual expenses, \$2500; bell and whistle alarm.

WATER SUPPLY—Belleville water-works, direct system; 4½ miles mains; 65 hydrants; 65 pounds pressure. Report of 1887.

Hightstown, Mercer Co., population *1800; area, 200 acres; frame buildings, two and three stories in height; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1500 feet cotton hose, new; 500 feet good leather hose; 400 feet poor; value of apparatus and supplies, \$7,000; 1 building owned; value, \$3000; membership 66, volunteers; bell alarm. Chief elected by members. J. V. D. Beekman.

WATER SUPPLY—Pond; stream; wells; 8 cisterns, 1100 gallons each. S. G. Forman, Town Clerk.

Hoboken, Hudson Co., population *43,000; 2 steam engines; 4 chemical hand extinguishers; 2 hook and ladder trucks; 5 hose carriages; 1 hose cart; 4500 feet good rubber hose; 400 feet good linen; a men (engineers) paid full time; 300 volunteers. W. A. Willig.

WATER SUPPLY—Water-works, 1 reservoir; 122 hydrants; pressure, 45 pounds. Chas. Gross, M. V. McDermott.

Hopewell, Mercer Co., population 1600; 1 hook and ladder truck; value of apparatus, etc., \$1000; 30 volunteer members; bell alarm.

WATER SUPPLY—Wells, cisterns and brooks.

Jersey City, Hudson Co., population *160,000; area, 16 640 acres; fire limit, 3840 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories; dwellings, brick, four and five stories; department consists of 11 steam engines, 2 chemical engines, 26 chemical hand extinguishers, 6 hook and ladder trucks, 12 hose carriages, 15 fireboats; siamese couplings used; 5550 feet good rubber hose; 13,500 feet good cotton hose; 49 horses; value of apparatus and supplies, \$200,000; 21 buildings owned; 1 rented at \$240 per year; value, \$3000; membership, 203; full paid members, 75; part paid, 128; annual expenses, \$103,000; telegraph alarm, 84 street boxes. Chief elected by fire commissioner during good behavior. H. C. Farrier.

WATER SUPPLY—3 reservoirs; supplied by pumping and gravity; diameter of mains, 4 to 36 inches; 1650 hydrants; pressure, 45 pounds. W. W. Rugles, John E. Scott.

Keyport, Monmouth Co., population 13663; area and fire limit, 10,240 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and one-half and three stories; shingle roofs permitted; dwellings, brick and wood, two and one-half and three stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$1500; membership 50, volunteers; annual expenses, \$175; bell alarm.

WATER SUPPLY—Cisterns and bay. Report of 1887.

Lakewood, Ocean Co., population *1300; no fire department.

WATER SUPPLY—Stand-pipe; street mains and hydrants; pressure enough to throw water over every house.

Report of 1887.

NEW JERSEY—Continued.

Lambertville, Hunterdon Co., population 4183; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet good hose; value of apparatus, \$4000; 3 buildings; value, \$11,450, membership 140, volunteers. C. H. W. Van Sciver.

WATER SUPPLY—Water-works; gravity pressure; river; 1 reservoir; 4 miles of street mains and supply pipes; 23 hydrants. F. Coryell, Geo. M. Holcombe.

Long Branch, Monmouth Co., population 4800; area and fire limit, 9000 acres; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; fire department consists of 2 steam engines, 1 chemical engine, a hook and ladder truck, 4 horse carriages; siamese couplings used; 4000 feet good rubber hose, 1800 feet good cotton; 6 horses; value of apparatus and supplies, \$20,000; 4 buildings owned, value \$12,000; membership 300; engineers and drivers paid, rest volunteers; telegraph alarm. Chief elected by companies. Jas. B. Flinn.

WATER SUPPLY—Direct pumping and power system; 5 cisterns, supplied by pumping; 14½ miles street mains; diameter, 6 to 12 inches; 85 hydrants; pressure, 50 pounds; annual expenses of water department, \$4000. Joseph Lake, F. M. Vanderveer.

Madison, Morris Co., population 11756; mostly frame buildings; 4 chemical hand extinguishers; 1 hook and ladder truck; bell alarm. E. H. De Hart.

WATER SUPPLY—2 cisterns, supplied from roofs. C. M. Bush, Town Clerk.

Manasquan, Monmouth Co., population 1000; buildings, frame; two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$1000; membership 40, all volunteers; bell alarm.

WATER SUPPLY—Wells.

Matawan, Monmouth Co., population 11435; buildings, frame, two stories, wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 250 feet cotton hose; 250 feet good leather hose; value of apparatus and supplies, \$800; members 58, volunteer; expenses in 1887, \$200; bell alarm. C. Hendrickson.

WATER SUPPLY—Cisterns. Wm. A. Rodgers, Town Clerk.

Medford, Burlington Co., population 850; frame buildings, three stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 100 feet rubber hose, good condition; membership 50, volunteers; annual expenses, \$5. Chief elected by company.

WATER SUPPLY—Wells.

Metuchen, Middlesex Co., population 3000; 1 hand engine; 1 hook and ladder truck; 30 men, volunteers. Nathan Robins.

WATER SUPPLY—Wells. John Robinson, Town Clerk.

Milford, Hunterdon Co., population 686; buildings, frame, two and three stories; department consists of 1 hand engine, hand grenades; 300 feet good rubber hose; value of apparatus and supplies, \$400; members 50, volunteers; bell and whistle alarm. Jonas Hager.

WATER SUPPLY—Creek and mill-race. Wm. C. Tomson, Town Clerk.

Millville, Cumberland Co., population 1824; buildings, brick and frame, two to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 400 feet good rubber hose; 1500 feet good leather; value of apparatus and supplies, \$5400;

membership 41, volunteers; bell alarm. Geo. W. Yeiter.

WATER SUPPLY—Stand-pipe; 12 miles mains; 100 hydrants; 56 pounds pressure. Reuben W. Meredit, L. H. Hogate.

Montclair, Essex Co., population 6750; frame buildings; 1 hook and ladder truck; 1 chemical engine; 3 hose carriages; 1800 feet hose; bell alarm. Geo. J. Westbrook.

WATER SUPPLY—Water-works; gravity pressure. Montclair Water Company, Henry L. Yos.

Moorestown, Burlington Co., population 1497; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 200 feet good rubber hose, 40 feet poor cotton; 70 men, volunteers. Thos. Wilson.

WATER SUPPLY—8 cisterns, 40,000 gallons capacity; water-works building. Gilbert Aides, Town Clerk.

Morristown, Morris Co., population 1870; causes of fires investigated; frame buildings, three stories; wooden roofs permitted; department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2500 feet good rubber hose; 1500 poor; 1600 feet good cotton; 4 buildings owned, value \$28,000; membership 170, volunteers; bell and telephone alarm. H. A. Freeman.

WATER SUPPLY—3 reservoirs, supplied by springs and brooks; capacity, 11,000 barrels daily; gravity pressure; 20 miles of street mains; diameter, 3 to 8 inches; 73 hydrants; pressure, 35 pounds; annual expenses of water department, \$2000. Henry C. Pitney, C. Aug. Muir.

Mount Holly, Burlington Co., population 4621; area, 1000 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, frame, two and two and a half stories; department consists of 2 steam engines, 1 hand engine (not used), 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 100 feet good rubber hose; 100 feet poor; 900 feet good cotton; 1600 feet good leather; 600 poor; value of apparatus and supplies, \$5500; 3 buildings owned, value \$6600; membership 200, volunteers; annual expenses, \$1000; bell alarm. Chief elected by members volunteer fire police; 18 permanent members.

WATER SUPPLY—Water-works; 1 reservoir, supplied by pump; capacity, 240,000 gallons daily; 6 miles street mains; diameter 3 to 6 inches; 35 hydrants; pressure, 20 to 40 pounds; annual expenses of water department, \$4000. H. C. Risdon.

Report of 1887.

Newark, Essex Co., population 175,000; 10 steam engines; 16 chemical extinguishers; 3 hook and ladder trucks; 9 hose carriages; 1 hose wagon; 2000 feet poor rubber hose; 24,000 feet good cotton; 400 feet poor; telegraph alarm, 132 street boxes; 49 men paid full time, 177 part; 43 horses. R. Kiersted.

WATER SUPPLY—Water-works; 10,000,000 gallons capacity; 3 reservoirs; 147 miles of mains; 1260 hydrants; 49 cisterns. Geo. R. Gray, S. H. Pemberton.

New Brunswick, Middlesex Co., population 118,258; area and fire limit, 2880 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, three stories; department consists of 6 steam engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 1500 feet good rubber hose; 1600 feet good cotton hose; value of apparatus and supplies, \$30,000; 7 buildings owned, value \$9000; membership 488, volunteers; annual expenses, \$3000; bell alarm. Chief elected by department confirmed by council; fire patrol, supported by department, 14 members. Wm. C. Jacques.

WATER SUPPLY—2 reservoirs, supplied by pumps from brook; 7 cisterns, supplied by hydrants; 40 miles street mains; diameter, 6 to 14

nches; 419 hydrants; pressure 85 to 90 pounds; annual expenses of water department, \$9000. A. J. Jones.

Report of 1887.

New Durham, Hudson Co., population 350; buildings, frame, two stories; wooden roofs permitted; department consists of 1 chemical extinguisher, 1 hook and ladder truck; value of apparatus and supplies, \$600; membership 28, all volunteers; bell alarm. Geo. Bruce.

WATER SUPPLY—Hackensack Water Company and wells. Hy. Collins, Town Clerk.

Newton, Sussex Co., population 12648; 1 steam engine; 1 hand engine; 3 hose carriages; 1200 feet good rubber hose; 1000 feet good cotton; 1 man paid part time; 125 volunteers; patrol incorporated volunteer, 30 permanent men. H. C. Bonnell.

WATER SUPPLY—1 reservoir; 42,000 gallons capacity; 4 cisterns, 90,000 gallons capacity; 700 feet street mains and supply pipes. D. B. Hetzel, Town Clerk.

Ocean Grove, Monmouth Co., population 1300; buildings, frame, two and three stories; wooden roofs; department consists of 4 steam engines, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 1550 feet good cotton hose; value of apparatus and supplies, \$7000; members 65, volunteers; expenses in 1887, \$300. Louis Rainey.

WATER SUPPLY—Artesian wells; lake; reservoir, capacity 106,000 gallons; direct and gravity pressure; 10 miles street mains; 30 hydrants, pressure 40 pounds. John Smith, Alfred Hart.

Orange, Essex Co., population 115,231; area, 300 acres; fire limit, 100 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, wood, two to three stories; department consists of 4 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 3000 feet good cotton; 5 hoses; value of apparatus and supplies; \$12,000; 5 buildings owned, value \$27,000; membership 37; 5 full paid; part paid, 32; annual expenses, \$8000; electric and telephone alarm. Chief elected by common council. J. W. Hodgkinson.

WATER SUPPLY—Gravity system; reservoir, capacity 300,000,000 gallons; 12 cisterns, supplied by stream; 31½ miles street mains; diameter, 4 to 16 inches; 185 hydrants; pressure, 60 pounds. T. Dowd, Sr., Horace Stetson.

Passaic, Passaic Co., population 18326; 3 steam engines; 1 chemical engine; a hook and ladder truck; 4 hose carriages; 1800 feet good rubber hose; 55 men, volunteers. W. E. Gibbs.

WATER SUPPLY—Water-works; gravity pressure; reservoir, 500,000 gallons capacity; 10 miles of street mains and supply pipes; 100 hydrants. W. I. Paulson, F. C. Cogan.

Pateram, Passaic Co., population 70,000; 9 steam engines; 2 hook and ladder trucks; 9 hose carriages; 2800 feet fair rubber hose; 5700 feet good cotton; 18 paid men, 23 part paid, 740 volunteers; fire alarm telegraph, 68 street boxes. John Stagg.

WATER SUPPLY—Water-works; gravity pressure; 4 reservoirs, 25,000,000 gallons capacity; 55 miles of street mains and supply pipes; 660 hydrants. Wm. Ryle, George Boyd.

Perth Amboy, Middlesex Co., population 7000; 1 hook and ladder truck; 2 hose carriages; 2 men. John H. Kant.

WATER SUPPLY—Water-works; direct pumping; 1 miles mains; 60 hydrants. M. A. Brown, C. C. Tommann.

Phillipsburgh, Warren Co., population 9000; steam engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet good cotton hose; 3 men paid part time, 120 volunteers. S. A. Metz.

WATER SUPPLY—Water-works, reservoir capa-

city, 2,000,000 gallons; gravity pressure; 9¼ miles of street mains and supply pipes. G. G. Stryker, Phillip F. Brakeley.

Plainfield, Union Co., population 13,000; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 3 steam engines, 1 hook and ladder truck, 4 hose carriages; 3000 feet good rubber hose; 300 poor; 400 feet poor cotton; 6 horses; value of apparatus and supplies, \$15,000; membership 214, 3 paid part time, rest volunteers; annual expenses, \$3500; bell alarm.

WATER SUPPLY—21 fire wells; 1 cistern and connection with brooks and pond. O. B. Leonard, Town Clerk.

Pleasantville; buildings, wood, two to two and one-half stories; wooden roofs; department consists of 1 hook and ladder truck; bell alarm. Geo. W. Nutz.

WATER SUPPLY—Wells. D. L. Albertson, Village Clerk.

Princeton, Mercer Co., population 13546; fire-works ordinance; causes of fires investigated; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, wood, three stories; department consists of 4 hand engines, 1 hook and ladder truck, 5 hose carriages; 1950 feet good leather hose; 750 feet cotton; 200 poor; 3 buildings owned, value \$7500; membership 125, full paid; annual expenses, \$3000; bell alarm. Chief elected by members.

WATER SUPPLY—22 cisterns, supplied from buildings; water-works; 32 hydrants; pumping system. W. Libbey, Jr.

Report of 1887.

Rahway, Union Co., population 6900; fire limit, 1920 acres; causes of fires investigated; mercantile buildings, brick and wood, two and a half and three stories; shingle roofs permitted; dwellings, wood, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 2200 feet good hose; membership 250, volunteers; annual expenses, \$500; bell alarm. Chief elected by members. F. Frank.

WATER SUPPLY—2 wells and river; capacity, 3,000,000 gallons daily; direct pumping system; 9 miles street mains; diameter, 4 to 12 inches; 125 hydrants; pressure, 500 pounds; annual expenses of water department, \$4438. G. Warren, C. H. Lambert.

Raritan, Somerset Co., population 12244; area and fire limit, 700 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories, slate and tin roofs; dwellings, wood and brick, two stories; department consists of 1 chemical engine, 2 hose carriages; siamese couplings used; 2000 feet cotton hose; 150 feet good leather hose; 300 feet poor rubber; value of apparatus and supplies, \$2000; 1 building owned, value \$1000; membership of department 50, all volunteers; annual expenses, \$300; electric alarm. Chief elected by firemen. J. C. Kinyon.

WATER SUPPLY—Direct pumping and stand-pipe system; 2½ miles street mains; diameter 2 to 12 inches; 18 hydrants; pressure, 60 pounds, annual expenses of water department, \$500. J. Harper Smith, Robert Coote.

Red Bank, Monmouth Co., population 3600; department consists of 4 chemical engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1600 feet good hose; membership 150, volunteers. Wm. Willey.

WATER SUPPLY—Direct and gravity systems; reservoir; capacity, 1,000 gallons; pumping capacity, 2,000,000 gallons daily; 25 miles street mains, 4 to 10 inches in diameter; 75 hydrants; 65 pounds pressure. John Burke, Wm. Sickles.

Rutherford, Bergen Co., population 4500; mercantile buildings, wood and brick, two and a

NEW JERSEY—Continued.

half stories; wooden roofs permitted; dwellings, wood, brick and stone, two and a half stories; department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, \$2500; 1 building owned, value \$200; membership 140, volunteers; bell alarm. Chief elected by company. J. E. Pontin.

WATER SUPPLY—Well and cisterns. Thos. W. Alvey, Town Clerk.

Salem, Salem Co., population 15516; area, 300 acres; fire limit, same, fireworks ordinance; causes of fires investigated; mercantile buildings, frame and brick, three stories; wooden roofs permitted; frame dwellings, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1000 feet rubber hose, good; 100 feet linen, good; 1000 feet leather, good; value of apparatus and supplies, \$10,000; 4 buildings owned; membership 300, all volunteers; bell alarm. Chief elected by companies. R. T. Starr.

WATER SUPPLY—Direct pumping system; 1 reservoir; supplied by springs; 13 cisterns, supplied from roofs; 10 miles street mains; diameter, 4 to 12 inches; 50 hydrants; pressure, 120 pounds. C. W. Casper, L. Richmond.

Scotch Plains, Union Co., population 500; buildings, brick and frame, two and a half stories; wooden roofs permitted; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage, 2 chemical extinguishers; value of apparatus, supplies and buildings, \$7000; membership 90, all volunteers; bell alarm. T. J. Nichols.

WATER SUPPLY—Well, cisterns and brook. Norman Dunn, Town Clerk.

Somerville, Somerset Co., population *4000; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 250 feet rubber hose, poor; 950 feet cotton, good; 250 feet leather, good; value of apparatus and supplies, \$5800; membership 80, volunteers; annual expenses, \$500; bell and whistle alarm. Chief appointed by the commissioners. A. G. Anderson.

WATER SUPPLY—4 cisterns, supplied from roofs; water-works, stand-pipe and direct pumping system; capacity, 100,000 gallons; 6 miles street mains; diameter, 3 to 12 inches; 31 hydrants; pressure, 50 to 75 pounds. J. F. McIntire, D. Richards.

Trenton, Mercer Co., population 134,386; area and fire limit, 1616 acres; chief investigates causes of fires; buildings, brick and wood, three and four stories; shingle roofs permitted; department consists of 7 steam engines, 1 hook and ladder truck, 9 hose carriages; 3725 feet hose, good; 28 horses; value of apparatus and supplies, \$30,050; 10 buildings in use, owned by city; value, \$65,000; membership 465, volunteers; annual expenses, \$19,478; telegraph alarm, 22 street boxes. Chief elected by members.

WATER SUPPLY—Gravity and direct pumping system; capacity, 1,313,600 gallons daily; 4 reservoirs; capacity, 1,500,000 gallons per day; 41 miles street mains; diameter, 3 to 16 inches; 203 hydrants; pressure, 10 to 30 pounds; annual expenses of water department, \$12,000. J. J. Sayer.

Report of 1887.

Vineland, Cumberland Co., population *350; area, 6400 acres; fire limit, 960 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, one and two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 300 feet poor rubber hose; 800 feet good cotton hose; value of apparatus and supplies, \$1200; 1 building owned, value \$2000; 50 members, 40 paid, 10 reserve; annual expenses, \$300; electric and bell alarm. Chief elected by company and confirmed by commissioners. E. Morley.

WATER SUPPLY—24 public and 30 private cisterns, supplied from roofs; capacity, 250 bbls. each; 9 miles of mains; 37 hydrants. Chas. Knightley, T. B. Ross.

Washington, Warren Co., population *200; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1400 feet cotton hose; 40 volunteer members.

WATER SUPPLY—Reservoir; gravity; 40 plugs, 88 pounds pressure. D. Vliet.

Report of 1887.

Westfield, Union Co., population 2216; area, 12,800 acres; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood, two and three stories; department consists of 2 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 350 feet good rubber hose; value of apparatus and supplies, \$3000; 100 volunteer members; annual expenses, \$100; bell alarm; no water supply. Chief elected by companies.

Report of 1886.

Woodbury, Gloucester Co., population 1327; area, 1200 acres; fire limit, same; ordinance prohibiting sale and use of fireworks; mercantile buildings, wood, two stories in height; shingle roofs; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck; 3 hose carriages; 1750 feet good hose; value of apparatus, \$1000; 2 buildings, value \$1000; 50 volunteer members; bell alarm. B. W. Cloud.

WATER SUPPLY—Creek, pumped to reservoir; capacity, 1,500,000 gallons; 12 miles mains; 75 hydrants; pressure, 40 to 45 pounds. Frank C. White, W. E. Pierson.

Woodstown, Salem Co., population 1141; 1 hand engine; 100 feet good rubber hose; 100 feet poor; 40 volunteer members.

WATER SUPPLY—Cisterns, creek and lake. Report of 1887.

The following places have no fire protection: Boonton, Morris Co., population 2390. Deckertown, Sussex Co., population 1500. Dennisville, Cape May Co., population 1002. Hibernia, Morris Co., population 1698. High Bridge, Hunterdon Co., population 2209. Hohokus, Bergen Co., population 2920. Irvington, Essex Co., population 11802. Millburn, Essex Co., population 1037. Rockaway, Morris Co., population 1700. South Amboy, Middlesex Co., population 13648. South River, Middlesex Co., population 1000. South Vineland, Cumberland Co., population 1500. Summit, Union Co., population 1011. Tom's River, Ocean Co., population 2000. Williamstown, Gloucester Co., population 1250.

NEW MEXICO.

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Albuquerque, Bernalillo Co., population *7500; area, 1520 acres; mercantile buildings, two to three and a half stories, brick, stone and frame; shingle roofs permitted; brick and stone dwellings, one and two stories; department consists of 3 hose carts, 1 hook and ladder truck. Wm. Hopkins.

WATER SUPPLY—Direct pumping system; 5 miles mains; 55 hydrants; pressure, 93 pounds. — Stetson, M. P. Starnnn.

Las Vegas, San Miguel Co., population *7500; area, 640 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of 2 hose carriages; 2000 feet good linen hose; value of apparatus and supplies, \$4000; 2 buildings owned, value \$3000; 70 volunteer members; bell alarm.

WATER SUPPLY—Water-works; gravity system; 8 miles street mains; diameter, 4 to 6 inches; 34 hydrants; water pressure, 130 pounds. — Pierce.

Raton, Colfax Co.; stone and frame buildings, one and two stories; department consists of 2 hose carriages; 900 feet good rubber hose; 1500 feet good linen; value of apparatus and supplies, \$3000; 30 members; bell alarm. C. A. Fox.

WATER SUPPLY—Gravity system; steam pumps; 1 reservoir, capacity 90,000 gallons; 1½ miles street mains; 15 hydrants; pressure, 90 to 120 pounds.

Santa Fe, Santa Fe Co., population *10,000; area, 3 square miles; fire limit, 2 acres; adobe and brick buildings, one story; 1 hook and ladder truck; 2 hose carriages; value of apparatus, etc., \$1500; 2

buildings in use; 75 volunteer members; bell alarm. Chief elected by members. John Gray.

WATER SUPPLY—1 reservoir, supplied by mains, capacity 5,000,000 gallons; water-works; gravity system, natural pressure; 7 miles street mains; diameter, 4 to 10 inches; 25 hydrants; pressure, 175 pounds; annual expenses of water department, \$6000. Ed. B. Seward, Marcellino Garcia.

Silver City, Grant Co., population 3500; brick and stone buildings, one story; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet new hose. Robert Black.

WATER SUPPLY—Gravity system; 1 reservoir; 2 hydrants; pressure, 110 pounds. E. C. Munger, H. W. Lucas.

Socorro, Socorro Co., population 4000; buildings, brick and stone, one and two stories; department consists of 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, \$1000; members 60, volunteers; bell alarm. S. W. Young.

WATER SUPPLY—Direct pressure; 1 reservoir; capacity, 500,000 gallons; 8 miles street mains; 40 hydrants; pressure, 75 pounds. J. S. Sniffin, J. F. Fowler.

The following places have no fire protection: Anton Chico, San Miguel Co., population 900. Bernalillo, Bernalillo Co., population 1223. El Pueblo, San Miguel Co., population 1000. Fernandez de Taos, Taos Co., population 3500. Los Lunas, Valencia Co., population 876.

NEW YORK.

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Adams, Jefferson Co., population *1300; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 300 feet good cotton hose; 900 feet good linen; 50 feet good leather; membership 60, all volunteers. J. L. Hunt, Jr.

WATER SUPPLY—Gravity; direct pumping; 3 miles mains; 21 hydrants; creek; 4 cisterns. G. W. Hannak, D. D. Bassett.

Addison, Steuben Co., population 2500; area, 800 acres; buildings, brick and wood, two and three stories; department consists of 2 hand engines in poor condition, 1 hook and ladder truck, with hand grenades, 3 hose carriages; siamese couplings used; 800 feet cotton hose; 600 feet good rubber hose; value of apparatus and supplies, \$2000; members 120, all volunteers; expenses in 1887, \$200; bell alarm. Chief elected by department. E. L. Hill.

WATER SUPPLY—River, creek and cisterns. W. B. Clark, Town Clerk.

Akron, Erie Co., population *1500; fireworks ordinance; cause of fires investigated; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hand engines, 2 hose carts; value of apparatus and supplies, \$1500; 2 buildings owned, value \$1000; membership 100, all volunteers; annual expenses,

\$200; bell alarm. Chief appointed by village trustees.

WATER SUPPLY—Cisterns. E. R. Ford, Village Clerk.

Albany, Albany Co., population *100,000; 11 steam engines; 25 chemical extinguishers; 3 hook and ladder trucks; 10,150 feet good cotton hose; fire alarm telegraph, 144 street boxes; 51 men paid full time, 111 part; 38 horses; insurance patrol, 4 men paid full time, 4 part paid; 2 wagons; 10 chemical extinguishers. M. E. Higgins.

WATER SUPPLY—Water-works; gravity pressure; 16,000,000 gallons capacity; 5 reservoirs; 535 hydrants; 2 cisterns. Geo. W. Carpenter, M. Delahanty.

Albion, Orleans Co., population 5147; 1 steamer; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1 hand engine; 1 heater; 2 horses; 1500 feet good cotton hose; volunteer department, 212 men; 2 paid. Geo. M. Taylor.

WATER SUPPLY—River, 9 reservoirs and canal. S. C. Bessac, Town Clerk.

Alfred Centre, Allegany Co., population *800; brick and frame buildings, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose reel; 100 feet hose and force pump; value of apparatus and supplies,

NEW YORK—Continued.

\$500; 30 volunteer members. Will. H. Crandall.
WATER SUPPLY—Water-works. C. E. Green,
 E. E. Hamilton.

Amsterdam, Montgomery Co., population *16,000; area, 1212 acres; fire limit, 60 acres; mercantile buildings, brick, three stories; shingle roofs permitted; wood and brick dwellings, two stories; department consists of a steam engine, 1 hook and ladder truck, 6 hose carriages; 3400 feet good linen hose; value of apparatus and supplies, \$12,000; buildings, \$10,000; 400 members, a full paid, 4 part paid; annual expenses, \$3000; bell alarm. Chief elected by members. W. J. McLeod.

WATER SUPPLY—1 reservoir, supplied by springs, brooks, etc., capacity 3,000,000 gallons daily; gravity system; 14 miles street mains; diameter, 4 to 14 inches; 132 hydrants; pressure, 133 pounds. A. H. DeGraff, A. G. Sturtevant.

Andes, Delaware Co., population 2639; area, 640 acres; fireworks ordinance; causes of fires investigated; frame dwellings, two stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose; 200 feet good leather; value of apparatus and supplies, \$1800; 1 building in use, annual rent \$60, value \$600; 50 volunteer members; annual expenses, \$75; bell alarm. Chief elected by department and approved by village trustees. Cornelius Felton.

WATER SUPPLY—Reservoir, supplied from springs, capacity 120,000 gallons daily; 1½ miles street mains; diameter, 4 to 6 inches; 26 hydrants; pressure, 82 pounds. D. Ballantine, J. Muir.

Antwerp, Jefferson Co., population *1731; buildings, wood, one and a half and two stories; 1 hose carriage; bell alarm.

WATER SUPPLY—Wells and river; 1 pump; 1 hydrant. G. H. Crosby, J. Van Slyke.

Arcade, Wyoming Co., population 762; area, 320 acres; fire limit, same; buildings, wood, two stories; wooden roofs permitted; department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; 100 feet rubber hose, good; 50 feet poor; value of apparatus and supplies, \$1200; building owned, value \$1200; membership 40, volunteers; annual expense, \$200; bell alarm. Chief elected by trustees on recommendation of department. F. M. Foote.

WATER SUPPLY—Creeks and wells. W. W. Wade, Town Clerk.

Athens, Greene Co., population *2500; mercantile building, brick and wood, two and three stories; shingle roofs permitted; dwellings, brick and frame, two and three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 2 buildings owned, value \$4500; membership 120, volunteers; bell alarm. Chief elected by companies, appointed by village trustees. John Sickels.

WATER SUPPLY—8 cisterns, supplied by springs, capacity 130,000 gallons; river and wells. W. C. Brady, Town Clerk.

Attica, Wyoming Co., population *2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 3100 feet hose, good; 100 men, volunteers.

WATER SUPPLY—Reservoir.
 Report of 1887.

Auburn, Cayuga Co., population *26,000; area, 6400 acres; mercantile buildings, brick and stone, four stories; shingle roofs permitted; dwellings, brick and wood, three stories; department consists of 3 hook and ladder trucks, 8 hose carriages, 1 protective carriage; 6500 feet cotton hose, good; 1800 linen, poor; 2 horses used; value of apparatus and supplies, \$21,822.15; buildings, \$30,000; annual rent, \$600; membership 200, all volunteers;

annual expenses, \$7000; fire alarm telegraph, 28 street boxes. Chief elected by companies and approved by fire commissioners. E. J. Jewhurst.

WATER SUPPLY—Owasco lake, direct pumping system; 30 miles street mains; diameter, 4 to 24 inches; 325 hydrants, pressure 100 pounds; annual expenses of water department, \$15,000. Nelson B. Eldred, John C. Healy.

Avon, Livingston Co., population *2000; area, 2560 acres; mercantile buildings, brick, two to four stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$4500; 1 building in use; 105 volunteer members; annual expenses, \$300; bell alarm. Chief appointed by village trustees. Hy. L. Munro.

WATER SUPPLY—Wells. H. E. Van Zandt, Village Clerk.

Babylon, Suffolk Co., population 3000; 1 hook and ladder truck; 1 hand engine; 1 hose cart; 100 feet hose; 105 volunteer members. H. Van Weelden.

WATER SUPPLY—2 ponds and 15 large wells; 2 large streams. Joseph Moore, Town Clerk.

Bainbridge, Chenango Co., population 761; frame buildings, one and a half to three stories; wooden roofs permitted; department consists of 2 hose carriages; 1200 feet good cotton hose; 120 feet poor cotton hose; 60 volunteer members; annual expenses, \$150; bell alarm. Dr. R. D. L. Evans.

WATER SUPPLY—2 artesian wells and 6 springs, pumped by a wind-mills and stationary engine to reservoirs, 250 feet above main street; mains; 20 hydrants; 115 pounds pressure. J. M. Roberts, E. S. Gilbert.

Baldwinsville, Onondaga Co., population 3047; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 350 feet rubber hose; 1100 feet good leather hose; 1 building owned by department, value \$1200; 10 members, part paid; annual expenses, \$600; bell alarm. Chief elected by board of trustees. Wm. Rodgers.

WATER SUPPLY—River and canal. J. H. Bohen, Village Clerk.

Ballston, Saratoga Co., population *3000; fire limit, 640 acres; causes of fires investigated; frame buildings; department consists of a hand fire engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose; 200 feet cotton; 400 linen, 500 leather, good; value of apparatus, etc., \$4000; 3 buildings used; 75 members; bell alarm. Frank J. Holmes.

WATER SUPPLY—2 reservoirs, supplied by springs; capacity, 100,000 gallons daily; 11 miles street mains; diameter, 3 to 12 inches; 60 hydrants; pressure, 60 pounds; annual expenses of water department, \$250. Jas. H. Norris, H. C. Westcott.

Batavia, Genesee Co., population *2000; 1 hook and ladder truck; 3 hose carriages; 3500 feet linen hose, good; 600 feet poor; 115 volunteers. C. B. Austin.

WATER SUPPLY—Direct pressure system; creek; 9 miles of street mains and supply pipes; 84 hydrants. Fred. Cutlan, L. L. Crosby.

Bath, Steuben Co., population *3500; area, 1675 acres; fire limit, 14 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet linen hose, good; 250 feet poor; 450 leather, good; 50 poor; value of apparatus and supplies, \$5000; 1 building owned, value \$4750; membership 80, 2 paid; annual ex-

penses, \$760; bell alarm. Chief appointed by trustees of the village. W. E. Howell.

WATER SUPPLY—Water-works, 1,000,000 gallons; 1 reservoir, 300,000 gallons; 71 hydrants; pressure, 86 pounds; 6½ miles mains. Chas. Van Wie, R. R. Lyon.

Bay Shore, Suffolk Co., population *2500; department consists of 1 hook and ladder truck; membership 40, volunteers.

Binghamton, Broome Co., population *25,000; area, 1800 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three and four stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 3500 feet cotton hose, good; 3500 feet fair; 11 horses; value of apparatus and supplies, \$35,500; 5 buildings owned, value \$32,000; membership 400, 14 paid; annual expenses, \$12,000; telegraph alarm, 12 street boxes. Chief elected by members. Frank Stewart.

WATER SUPPLY—Water-works, direct pumping system; 30 miles street mains; diameter, 4 to 20 inches; 250 hydrants; pressure, 80 pounds. Darwin Feller, W. J. Flanagan.

Black Brook, Clinton Co., population 500; 1 hand fire engine and 1 force pump; bell alarm. J. J. Fitzgerald.

WATER SUPPLY—Hydrants. H. W. Stetson, J. M. Sheffield.

Booneville, Oneida Co., population *1850; area, 843 acres; fire limit, same; mercantile buildings, wood and brick, three stories, wood and tin roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; membership 110, all volunteers. Chief recommended by department and appointed by trustees. W. W. Roberts.

WATER SUPPLY—Reservoirs; pond; canal; river. Norton Jenks, Town Clerk.

Brewster Station, Putnam Co., population *2500; area, ¼ mile square; fire limit, same; causes of fires investigated; buildings, brick and frame, one to three stories; 1 steam engine; 1 hand fire engine; 1 chemical engine; 10 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet good cotton hose; 400 poor; value of apparatus and supplies, etc., \$6,500; value of building, \$2000; 50 volunteer members; annual expenses, \$500. Chief elected by ballot. C. A. Rundall.

WATER SUPPLY—Brooks and cisterns. Richard Michell, Town Clerk.

Broadalbin, Fulton Co., population 2175; buildings, brick and frame, two stories; department consists of 1 chemical engine, 1 hook and ladder truck; 150 feet good rubber hose; members 40, volunteers. E. J. Gremisite, T. S. Hawley.

Brockport, Monroe Co., population *4500; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, one and one-half and two stories; department consists of 1 steam engine, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 protective wagon; siamese couplings used; 2300 feet cotton hose, good; value of apparatus and supplies, \$10,000; 1 building owned by village, value \$20,000; membership 200, volunteers; bell alarm. Chief elected by trustees.

WATER SUPPLY—Canal and 8 reservoirs. Report of 1887.

Brooklyn, Kings Co., population *745,108; area, 19,840 acres; fire limit, 10,000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and iron, four and six stories; dwellings, brick, stone and frame, two to eight stories; department consists of 24 steam fire engines,

1 fire boat, 8 hook and ladder trucks, 28 hose tenders, 8 coal wagons; 17,300 feet good cotton hose; 13,150 feet fair; 10,750 feet good rubber hose, and 4550 feet fair; 120 horses; value of apparatus and supplies, \$270,000; 46 buildings in use, value \$468,000; membership 453, full paid; expenses in 1887, \$693,840; telegraph and bell alarm; 300 street boxes; 120 private boxes. Thomas F. Nevins.

WATER SUPPLY—2 reservoirs, supplied by pumps; capacity, 45,000,000 gallons daily; gravity system; diameter of mains, 6 to 48 inches; 4600 hydrants; water pressure, 50 pounds; expenses of water department, \$340,000. Henry Hawks, John Shanley.

Buffalo, Erie Co., population *250,000; area, 25,600 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to seven stories; wooden roofs permitted; frame dwellings, two and three stories; department consists of 21 steam engines, 5 chemical engines, 6 chemical hand extinguishers, 6 hook and ladder trucks, 20 hose carriages; siamese couplings used; 37,000 feet good cotton hose; 107 horses; value of apparatus and supplies, \$250,000; 27 buildings owned, value \$125,000; 272 members, all paid; annual expenses, \$312,000; fire alarm telegraph, 185 street boxes. Chief appointed by commissioners. Fred. Hornung.

WATER SUPPLY—Direct pumping system and gravity; 1 reservoir, supplied by pumping engines, capacity 20,000,000 gallons daily; 20 cisterns; capacity of each, 5000; 200 miles street mains; diameter, 4 to 36 inches; 2000 hydrants; pressure, 15 pounds; annual expenses of water department, \$81,079. Louis H. Knapp.

Cambridge, Washington Co., population 1482; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; wood dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 550 feet rubber hose, 250 cotton, 200 leather, good; value of apparatus and supplies, \$2000; 1 building in use, value \$2000; 94 members, 1 paid; bell alarm. John Larnon.

WATER SUPPLY—Water-works; 36 hydrants; 2 brooks and 3 cisterns. William McKee, H. H. Parrish.

Camden, Oneida Co., population 1589; area, 1440 acres; fire limit, 20 acres; mercantile buildings, brick, two stories; wood and brick dwellings, two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good cotton hose, 50 poor; 600 feet good leather hose, 100 feet poor; value of apparatus and supplies, \$3500; 1 building owned, value \$1500; 93 volunteer members; annual expenses, \$58; bell alarm.

WATER SUPPLY—Springs and streams; water-works; gravity system; 6 miles mains; 36 hydrants; pressure, 75 pounds. Wm. Streater.

Report of 1887.

Canajoharie, Montgomery Co., population *2300; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet good cotton, linen and leather hose; 115 volunteers.

WATER SUPPLY—Water works; 20 hydrants; 3 cisterns. Jas. W. Dygert, Town Clerk.

Canandaigua, Ontario Co., population *6000; area and fire limit, 2560 acres; fireworks ordinance; wood and brick buildings, two and three stories; department consists of 2 steam engines, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2700 feet good cotton hose, 500 poor; value of apparatus and supplies, \$13,000; buildings owned, \$12,000; 120 members, 7 part paid, 113 volunteers;

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annual expenses, \$600; bell and telephone alarm. Chief elected by department.

WATER SUPPLY—Water-works, both gravity and direct pressure; 64 hydrants. Report of 1887.

Canastota, Madison Co., population *3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2500 feet leather and rubber hose, good; 100 men, volunteers. Wm. H. Pattern.

WATER SUPPLY—Canal and cisterns; water-works; 75 hydrants. H. O. Travis, Town Clerk.

Castleton, Steuben Co., population *3000; buildings, brick and wood, two and three stories; department consists of 1 steam engine, 4 hose carriages; 1200 feet rubber-lined hose, good; 300 feet poor; value of apparatus and supplies, \$5500; buildings, \$4500; members, 131, 1 paid part time; expenses in 1887, \$700; bell alarm. W. P. Delany.

WATER SUPPLY—Gravity system; 1 reservoir, 2,000,000 gallons; 6 miles street mains; 50 hydrants; pressure, 70 pounds. Daniel Comfort, Town Clerk.

Canton, St. Lawrence Co., population *3500; fireworks ordinance; causes of fires investigated; brick and frame buildings; 1 steam fire engine; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1500 feet good cotton hose; value of apparatus, etc., \$7000; buildings, \$2500; 50 volunteer members; bell alarm. Chief elected by ballot. G. W. Seymour.

WATER SUPPLY—River and reservoirs; capacity, 25,000 gallons daily. C. J. Perkins, Town Clerk.

Cape Vincent, Jefferson Co., population *1500; buildings, brick and wood, one and two stories; department consists of 1 chemical engine, 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1435 feet rubber hose, good; value of apparatus and supplies, \$3200; members, 125; building owned by company, worth \$1300. M. E. Lee.

WATER SUPPLY—River and tank 1000 feet from river. L. G. Kelsey, Village Clerk.

Carthage, Jefferson Co., population *3000; area and fire limit, 690 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 1600 feet linen hose, good; 1000 feet rubber, poor; value of apparatus and supplies, \$6500; 1 building owned, value \$1500; membership 90, volunteers; annual expenses, \$400; bell alarm. Chief elected by members. Wm. McGraw.

WATER SUPPLY—13 cisterns; capacity, 383,500 gallons daily; river. W. B. Kesler, Town Clerk.

Castile, Wyoming Co., population *1200; area and fire limit, 300 acres; fireworks ordinance; causes of fires investigated; frame buildings, two stories; shingle roofs; department consists of hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 350 feet rubber hose; 200 feet good cotton; value of apparatus and supplies, \$1200; 1 building owned, value \$1000; 42 volunteer members; annual expenses, \$100; bell alarm. Chief elected by company.

WATER SUPPLY—Wells, cisterns and streams. A. B. Smith, Town Clerk.

Castleton, Rensselaer Co., population *1200; 1 steam engine; 2 hose carriages; 850 feet good linen hose; 200 good leather; 60 volunteer members. Wm. W. Wood.

WATER SUPPLY—River; 1 cistern. John Moore, Town Clerk.

Catskill, Greene Co., population 4320; area and fire limit, 2200 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs

permitted; dwellings, frame, two stories; department consists of 2 steam engines (reserve), 1 hook and ladder truck, 6 hose carriages; 1500 feet rubber hose; 1500 feet good cotton; value of apparatus and supplies, \$10,000; 3 buildings owned, value \$11,000; 244 members; 2 part paid, 242 volunteers; annual expenses, \$1300; bell alarm. Chief chosen by department. Wm. Joesbury.

WATER SUPPLY—Water-works; 9 miles mains; 100 hydrants; pressure, 40 to 100 pounds. W. C. Pierson, F. P. Smith.

Cattaraugus, Cattaraugus Co., population 1000; 2 chemical extinguishers; 1 hook and ladder truck; 30 men. W. A. Andrews, Town Clerk.

Cazenovia, Madison Co., population 1918; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 horse-power engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good leather hose; 300 poor; value of apparatus and supplies, \$2500; 80 volunteer members; annual expenses, \$500; bell alarm. Chief appointed by trustees. D. H. Doremus.

WATER SUPPLY—23 cisterns, supplied from buildings; capacity, 60,000 gallons daily; creek and lake. W. D. Wells, Town Clerk.

Champlain, Clinton Co., population 1505; buildings, brick and wood, three to four stories; department consists of 1 hand engine, 1 hose carriage; 700 feet rubber hose, good; 300 feet cotton hose, good; 70 volunteer members; bell alarm. R. W. Graves.

WATER SUPPLY—River. T. H. Dickinson, Town Clerk.

Chateaugay, Franklin Co., population 2224; area, 640 acres; fire limit, same; causes of fires investigated; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, one and one and a half stories; department consists of 1 hook and ladder truck, 1 hose carriage; 700 feet rubber hose, good; value of apparatus and supplies, \$750; 1 building owned, value \$1000; membership 55, volunteer; annual expenses, \$25; bell alarm. Chief elected by village trustees. Wm. H. Finn.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, supplied from spring; capacity, 1,500,000 gallons daily; 3 miles street mains; diameter, 4 to 6 inches; 14 hydrants; pressure, 50 pounds; annual expenses of water department, \$200. B. Haney, N. G. Douglass.

Chatham, Columbia Co., population 2100; buildings, brick and wood, two to three stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet leather hose, new; 500 feet leather hose, poor; 450 feet rubber hose, poor; members 45, volunteers. H. A. Blunt.

WATER SUPPLY—Driven well system; 1 reservoir. P. B. Blinn, L. E. Callender.

Chittomango, Madison Co., population 956; fire limit, 330 acres; fireworks ordinance; brick buildings, two and two and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 50 feet rubber hose; 1800 feet cotton; 350 leather, good; value of apparatus and supplies, \$2100; 1 building owned by corporation, value \$2000; membership 50, volunteers; annual expenses, \$100; bell alarm. Chief appointed by trustees. B. M. Mitchell.

WATER SUPPLY—Water-works and creeks; ball a mile of street mains and supply pipes; diameter of main, 12 inches; 12 hydrants. C. A. Hitchcock, Village Clerk.

Clayton, Jefferson Co., population *2220; buildings, wood, two and three stories; department

consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose, good; value of apparatus and supplies, \$5000; members, 85; whistles and bell alarm. J. Falen.
WATER SUPPLY—River. Wm. McCombe, Town Clerk.

Clifton, Richmond Co. See Edgewater.

Clinton, Oneida Co., population 1236; area and fire limit, 2560 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood and brick, two and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 750 feet leather hose, good; 1000 feet linen, good; 1 building in use; annual rent, \$200; membership 85, volunteers; annual expenses, \$300; bell alarm. Chief elected by company. F. A. Tasker.

WATER SUPPLY—Water-works; 1 reservoir; capacity, 3,000,000 gallons; street mains and supply pipes; diameter, 8 to 16 inches; hydrants; expenses of water department for 1887, \$35,000. T. T. Thomson, John Colgrove.

Clyde, Wayne Co., population *3000; area and fire limit, 960 acres; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, mostly frame, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages, 8 private chemical hand extinguishers, 1 chemical engine; siamese couplings used; 400 feet rubber hose, good; 1600 feet linen hose, good; 300 feet poor; membership 60, a full paid; annual expenses, \$1500; bell alarm. Chief appointed by trustees of the village.

WATER SUPPLY—Canal; river and 10 reservoirs. Chas. A. Tipping, Town Clerk.

Cobleskill, Schoharie Co., population *1800; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1300 feet hose, good; value of apparatus and supplies, \$3000; 1 building owned, value \$2000; annual expenses, \$500; bell alarm. Chief elected by members. R. T. Schermerhorn.

WATER SUPPLY—3 reservoirs, supplied by pipes; water-works, gravity system; street mains; 110 pounds pressure. Jas. N. Borst, Milton Skenion.

Cohocton, Steuben Co., population *1200; department consists of 1 engine, 1 hook and ladder truck; hose; membership 40, volunteers. G. E. W. Herbert, Chas. Crosby.

Cohoes, Albany Co., population 19,416; area, 3200 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone, brick and wood, four stories; dwellings, brick and wood, three and four stories; department consists of 3 steam engines, 6 chemical hand extinguishers, 6 hose carriages; 6350 feet leather hose, good; 6 hoses; value of apparatus and supplies, \$25,000; 5 buildings owned by department, value \$21,500; membership, 100; full paid members, 11; part paid, 4; annual expenses, \$10,415.35; telephone and bell alarm. Chief elected by board of fire commissioners.

WATER SUPPLY—Pumping system; 3 reservoirs, capacity 62,000,000 gallons daily; 21 miles street mains; diameter, 4 to 24 inches; 175 hydrants; water pressure, 90 pounds; annual expenses of water department, \$11,500. A. T. Niffin.

College Point, Queens Co., population 5173; 1 hook and ladder truck; 2 hose carriages; 3200 feet cotton hose, good; volunteer department, 90 men. Peter Schreiner.

WATER SUPPLY—Water-works; direct pressure; 2,500,000 gallons capacity; 14 miles of mains; 56 hydrants. Wm. Taylor, E. H. Beiderlinden.

Coney Island, Kings Co.; department consists of 1 hook and ladder truck, 1 hose carriage, 1 jumper; 1200 feet cotton hose, good; value of apparatus and supplies, \$6000; members 100, volunteers. W. A. Vanderveer.

WATER SUPPLY—Direct pressure system; 30 hydrants.

Constableville, Lewis Co., population 593; area, 640 acres; mercantile buildings, wood, one and a half and two stories; wooden roofs permitted; dwellings, wood, one and a half and two stories; department consists of 1 hand engine, 1 chemical engine, 1 hose carriage; 500 feet rubber hose, good; 100 feet leather, poor; value of apparatus and supplies, \$700; 1 building owned by department, value \$1000; annual expenses, \$40; bell alarm. Chief appointed by village trustees. W. G. Sittaye.

WATER SUPPLY—9 reservoirs; capacity, 1200 gallons each daily; creek and well ponds. Jacob Worthby, W. R. Wardsworth.

Cooperstown, Otsego Co., population 2199; area, 250 acres; fire limit, same; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1100 feet rubber hose; 1500 feet cotton hose, good; value of apparatus and supplies, \$3000; 1 building rented at \$250 per year; 135 volunteer members. Chief elected by members. L. B. Crittenden.

WATER SUPPLY—Pumping system; 560 feet of street mains; diameter, 4 to 8 inches; 34 hydrants; pressure, 120 pounds; annual expenses of water department, \$600. F. Mulkin, Village Clerk.

Corning, Steuben Co., population *6000; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1500 feet good linen hose; 500 feet good leather hose; 500 feet rubber hose; a buildings owned by village, value \$7000; 1 room rented, \$250 per year; membership 123, all volunteers; annual expenses, \$1300; bell alarm. Chief elected by firemen. Henry C. Heermans.

WATER SUPPLY—Water-works; direct pumping and gravity pressure; 1 reservoir; 6 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 61 hydrants; water pressure, 90 pounds.

Cornwall, Orange Co., population 3833; 2 hand engines; 2 hose carriages; 400 feet good rubber hose; 200 feet poor; 50 feet good cotton, 50 feet poor; 50 feet good linen, 50 feet poor; 150 feet leather r; 80 men, volunteer.

WATER SUPPLY—River and cistern.
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Cortland, Cortland Co., population *7792; area, 2560 acres; fire limit, same; fireworks ordinance; chief and department secretary investigates causes of fires; mercantile buildings, brick and frame, three to four stories; most roofs of tin; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 large extra extension ladder, independent of truck, 3 hose carriages; large quantity of hose; membership 220, all volunteers; fire police; bell alarm. C. F. Thompson.

WATER SUPPLY—Springs, direct and gravity; 14 miles mains; 120 hydrants; 67 pounds pressure. L. J. Richardson, Henry Dickenson.

Coxsackie, Greene Co., population 1661; area, 610 acres; fire limit, 300 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1400 feet good hose; 500 poor; value of apparatus and supplies, \$5500; a buildings owned by village, value \$3500; membership 85, all

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volunteers; annual expenses, \$70. Chief elected by members. Wm. K. Reed.

WATER SUPPLY—Cisterns and river.

Cuba, Allegany Co., population *1500; 2 hand engines; 2 hose carriages; 1 hook and ladder truck; 150 feet new linen hose; 400 feet good rubber; 200 feet good leather; 300 feet poor; membership 150, volunteers. A. W. Smith.

WATER SUPPLY—8 wells. E. A. Bartlett, Town Clerk.

Danville, Livingston Co. population *4000; buildings wood and brick one to four stories 1 hand engine; 6 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 2250 feet good linen hose; value of apparatus and supplies \$3000; 100 volunteers; bell alarm. Geo. Hyland.

WATER SUPPLY—Water-works, gravity system; 1 reservoir, capacity 1,000,000 gallons; 4 miles of mains; 54 hydrants, 77 pounds pressure. F. T. Bunte, Town Clerk.

Delhi, Delaware Co., population *1600; fire-works ordinance; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages, 2 chemical hand extinguishers (private); siamese couplings used; 150 feet rubber hose; 450 feet leather, poor; 2000 feet cotton; 200 feet leather, good; value of apparatus and supplies, \$6000; 2 buildings in use by department, owned by village, value \$4000; membership, 300; bell alarm. Chief elected by company. M. T. Menzie.

WATER SUPPLY—Water-works, gravity pressure; 1 reservoir, supplied from brook; capacity, 2,000,000 gallons daily; 1 cistern, supplied from hydrants; capacity, 3000 gallons daily; river and ponds; 4 miles street mains; diameter of largest, 12 inches; smallest, 3 inches; 30 hydrants; water pressure, 70 pounds. J. Middlemess, M. T. Menzie.

Deposit, Broome Co., population 1600; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good hose; 200 feet poor; value of apparatus, \$200; expenses in 1887, \$200; bell alarm. J. H. Stone.

WATER SUPPLY—Water-works; gravity system; reservoir; 5 miles mains; 40 hydrants, 65 pounds pressure. C. M. Putnam, H. J. Adams.

Dryden, Tompkins Co., population 779; mercantile buildings; stone, brick and wood, two stories; dwellings, frame, two stories; department consists of 1 hand engine, 1 hose cart, 3 chemical hand extinguishers (private); membership 60, volunteers. Chief elected by members. W. W. Hennessy.

WATER SUPPLY—6 cisterns, supplied from wells. D. T. Wheeler, Village Clerk.

Dunkirk, Chautauqua Co., population *8000; 1 hook and ladder truck; 3 hose carriages; 2800 feet good cotton hose; 700 feet good leather; 148 volunteer members.

WATER SUPPLY—Water-works; direct pumping system, 2,000,000 gallons capacity; 18 miles of mains; 105 hydrants; 3 cisterns. G. M. Abell.

Report of 1887.

East Aurora, Erie Co., population 12000; mercantile buildings, wood, two and three stories; mostly wood dwellings, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage, new; 450 feet good linen hose; 200 feet poor rubber hose; value of apparatus and supplies, \$2500; 3 buildings rented for \$165, value \$2000; 100 volunteer members; annual expenses, \$400; bell alarm. Chief elected by department. B. E. Graves.

WATER SUPPLY—Wells; 2 cisterns, capacity 250 barrels daily. J. B. Hitchcock, Village Clerk.

Eaton, Madison Co., population 740; frame buildings, two stories; wooden roofs permitted; department consists of 2 hand engines, 2 hose carriages; 350 feet good leather hose, 50 feet poor leather; value of apparatus and supplies, \$1200; 34 volunteer members; annual expenses, \$50; bell and whistle alarm. J. H. Colson.

WATER SUPPLY—Pond and streams.

Edgewater, Richmond Co. (includes Tompkinsville, Stapleton and Clifton), population 111,000; department consists of 4 steam engines, 1 hand engine, 6 hose companies, 2 hook and ladder truck companies; 2000 feet good rubber hose; 8 hoses; 400 volunteer members. Thos. Willshaw.

WATER SUPPLY—130 fire hydrants; private cisterns; running streams and New York bay, water-works, direct pressure. C. Detrick, M. Collins.

Elizabethtown, Essex Co., population 45; wood buildings, one and two stories; sectional ladder; 1 hose carriage; 400 feet good rubber hose, 100 feet poor rubber; 200 feet good linen hose; value of apparatus and supplies, \$300; 20 members; expenses in 1887, \$100; bell alarm. R. C. Kellogg.

WATER SUPPLY—Water-works, gravity pressure; 1 reservoir, capacity 128,000 gallons; 4 miles street mains; 17 hydrants; pressure, 100 pounds. Chas. H. Palmer, Town Clerk.

Ellenville, Ulster Co., population *4500; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good hose, 200 feet poor; 99 volunteer members. J. L. Billings.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs, 1000 gallons capacity each; 4 miles mains and supply pipes; 38 hydrants. D. S. Williams, L. R. Benidict.

Ellicottville, Cattaraugus Co., population 744; area, 640 acres; frame and brick buildings; 100 feet hose; 4 chemical hand extinguishers.

WATER SUPPLY—Wells. E. S. King, Village Clerk.

Elmira, Chemung Co., population *28,000; department consists of 4 steam engines, hook and ladder truck, 1 chemical engine, 3 hose carriages; 3000 feet cotton hose; 3000 feet leather; 8 hoses; 33 members, 7 paid full time, 26 paid part time; telegraph alarm, 45 boxes. J. A. Campbell.

WATER SUPPLY—Water-works, gravity, 3,000,000 gallons capacity; 25 miles street mains; 127 hydrants, 25 pounds pressure. J. Diven, —, Chamberlain.

Elm Park, Richmond Co. See New Brighton.

Fairport, Monroe Co., population *3500; area, 844 acres; mercantile buildings, brick and frame, three and four stories; dwellings, frame, two and 1 half stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 2800 feet good cotton hose; value of apparatus and supplies, \$5500; 75 volunteer members; annual expenses, \$550; whistle. Chief elected by department and approved by village board. L. J. DeLand.

WATER SUPPLY—Canal and creek. J. S. Randall, Town Clerk.

Far Rockaway, Queens Co., population 244; frame buildings, two stories; 2 hose carriages; 1 hook and ladder truck; 1000 feet good cotton hose; value of apparatus and supplies, \$3000; bell alarm.

WATER SUPPLY—Water-works; stand-pipe, 100 feet high; hydrants. C. A. Lockwood.

Fayetteville, Onondaga Co., population 1536; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber, 800 cotton, 300 leather hose, good; bell alarm; 200 men, volunteers.

WATER SUPPLY—6 cisterns and creeks. Report of 1887.

Fishkill, Dutchess Co., population 800; 1 hand engine; 1 hose carriage; 380 feet good rubber hose; membership 25, volunteers.

WATER SUPPLY—River and 3 cisterns. Report of 1887.

Fishkill-on-Hudson, Dutchess Co., population *2508; 1 hand engine; 1 hose carriage; 1000 feet good rubber and leather hose; membership 50, volunteers.

WATER SUPPLY—Reservoir; pressure, 100 to 150 pounds. Frank Perrin, Village Clerk.

Flatbush, Kings Co., population *12,000; buildings, brick and wood, three stories, wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 5 hose carriages; members volunteer; telegraph and bell alarm.

WATER SUPPLY—Holly system; 13 miles street mains; 169 hydrants. J. Lott, J. D. Randolph.

Flushing, Queens Co., population *8000; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet good cotton hose; 1500 feet good leather; volunteer department, 180 men. Jas. McCormick.

WATER SUPPLY—Water-works; direct pumping system; 30 miles of mains and supply pipes; 115 hydrants; 100 pounds pressure. G. A. Bronillier.

Fonda, Montgomery Co., population *1200; area, 640 acres; wood and brick buildings; 1 hand engine; 1 hook and ladder truck; 2 hose carts and 300 feet of hose; hose interchangeable with Fultonville department, the two departments working together. J. O. Schuyler.

WATER SUPPLY—Springs; gravity; wells, and cisterns; 3 miles mains; 31 hydrants. Henry Swei, Town Clerk.

Fort Edward, Washington Co., population 2088; mercantile buildings, brick and wood, two to four stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 500 feet rubber hose; 1360 feet good cotton; 1 building owned, value \$1500; membership 80, volunteers; bell alarm. Chief elected by members. L. B. Fields.

WATER SUPPLY—10 reservoirs; river and canals. M. Bennett, Village Clerk.

Fort Plain, Montgomery Co., population 1500; fireworks ordinance; buildings, wood and brick, two to three stories; shingle roofs permitted; department consists of 2 hand engines, 1 chemical and extinguisher, 1 hook and ladder truck, 3 hose carriages; 1100 feet cotton, 200 linen, 600 leather hose; value of apparatus and supplies, \$4500; 2 buildings owned, value \$2500; 150 volunteer members; annual expenses, \$500; bell alarm. Chief elected by company and approved by trustees. J. Winning.

WATER SUPPLY—Water-works; gravity system; 18 hydrants; 9 miles mains; canal; reservoir and 8 cisterns, 79 pounds pressure. Charles Wick, Town Clerk.

Frankfort, Herkimer Co., population *2500; area, 1000 acres; fire limit, 1000 acres; mercantile buildings, frame, two to three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck and 2 fire extinguishers, 3 hose carriages; 100 feet rubber hose; 2100 feet good cotton; value of apparatus and supplies, \$5000; 2 buildings used; 100 volunteer members; annual expenses, \$250; bell alarm. Chief elected by companies. Thos. Honohan.

WATER SUPPLY—Cisterns, canal and river and suction connections with water supply of West Shore R. R. Chas. B. Cleland, Town Clerk.

Franklin, Delaware Co., population 2007; department consists of 1 hand engine, 3 hose carts, adders; 650 feet good rubber hose; 500 feet good

cotton; 400 feet poor rubber; 56 volunteer members. Albert Smith.

WATER SUPPLY—11 cisterns. Wm. Bortett, Town Clerk.

Franklinville, Cattaraugus Co., population 1982; buildings, brick and frame, two and three stories; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 200 feet good rubber hose; 100 feet poor; 600 feet good canvas; value of apparatus and supplies, \$2500; 1 building rented at \$100 per year, value \$15 000; 90 volunteer members; annual expenses, \$200; bell alarm. Chief appointed by village trustees. M. J. Waring.

WATER SUPPLY—Wells. G. E. Spring, Village Clerk.

Fredonia, Chautauqua Co., fireworks ordinance; mercantile buildings, wood and brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 chemical hand extinguishers, 2 hose carriages, 1 hook and ladder truck; siamese couplings used; 300 feet rubber, 1500 feet good cotton hose; value of apparatus and supplies, \$3500; 1 building used by department, owned by village; 85 volunteer members; bell alarm. Chief elected by trustees. K. R. Palmer.

WATER SUPPLY—Gravity system; reservoir; capacity, 10,000,000 gallons; 6½ miles street mains; 56 hydrants; 100 pounds pressure; cost of water department in 1884, \$85,000. E. A. Curtis, John Warren.

Freeport, Queens Co., population 1217; 1 hook and ladder truck; 30 men, volunteers. Report of 1887.

Friendship, Allegany Co., population 2127; frame and brick buildings, two stories; 1 steam fire engine; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1500 feet cotton hose; hose tower, 60 feet high; value of apparatus, supplies, etc., \$6000; 1 building used, value \$4000; bell and whistle alarm; volunteer department, 74 men. Chief elected by company. T. J. Rose.

WATER SUPPLY—4 cisterns, capacity 2300 gallons daily. C. M. Estell, Town Clerk.

Fulton, Oswego Co., population 6500; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; 500 feet rubber hose, good; 2800 feet linen, good; 4 men paid full time; 100 volunteers; 6 horses. W. Bradley.

WATER SUPPLY—River and canal and 6 cisterns; water-works and 34 hydrants, not in use; contract expired. N. N. Sironohon, Village Clerk.

Fultonville, Montgomery Co., population *1250; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, one and a half and two stories; department consists of 1 hand engine, 2 hose carriages; 650 feet cotton hose; 300 feet leather hose, good; 200 feet rubber, poor; 1 building owned, value \$1500; membership 35, volunteers; bell alarm. Chief elected by members. Oakley Smeaton.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs, supplied by springs; canal; river; 2 miles street mains; diameter, 4 to 6 inches; 8 hydrants. R. Dodge, H. P. Voorhees.

Geddes, Onondaga Co. See Syracuse.

Gemeseo, Livingston Co., population *2500; 1 steam engine; 1 hand engine; 4 chemical extinguishers (hand); 1 hook and ladder truck; 3 hose carriages; 1 protective carriage furnished with buckets, salvage bags, canvas covers and 2 chemical extinguishers (hand); 2500 feet linen hose, good; 130 volunteers. Wm. A. Brooke.

WATER SUPPLY—Conesus lake; 5 miles of street mains. S. H. Blyth, L. H. Doty.

Geneva, Ontario Co., population *7300; area, 620 acres; fire limit, 100 acres; fireworks ordinance;

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mercantile buildings, brick, three stories; dwellings, brick and wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 6 hose carriages; 500 feet rubber hose; 3000 cotton hose; 1000 good linen; 4 horses; value of apparatus and supplies, \$15,000; 2 buildings, owned by village, value \$10,000; membership 160, 10 part paid; 150 volunteers; annual expenses \$3000; bell alarm. Chief appointed by trustees; John Denison.

WATER SUPPLY—Gravity pressure; 3 reservoirs, supplied by springs; 18 cisterns, supplied by water-works; 6 miles mains and supply pipe; diameter, 4 to 12 inches; 36 hydrants; pressure, 80 pounds; annual expenses of water department \$1620. S. S. Graves, Henry B. Graves.

Gilbertsville, Otsego Co. population 600; mercantile buildings, wood, two stories; dwellings, wood, one and a half and two stories; department consists of 1 hand engine, 1 chemical engine, 1 hose carriage; 300 feet good linen hose; 100 cotton, fair; value of apparatus and supplies \$1000; value of buildings \$1500; bell alarm. J. R. Woodlands.

WATER SUPPLY—Wells, cisterns and brook.

Glen Cove, Queens Co., population 3000; area, 1000 acres; fire limit, 1000 acres; mercantile buildings, brick and frame, two to five stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine; 250 feet good leather hose; 200 feet new canvas hose; 200 feet poor leather; value of apparatus \$2500; 40 volunteer members; bell alarm. E. P. Titus.

WATER SUPPLY—Lake, cisterns and springs.

Glens Falls, Warren Co., population *8000; area, 2 square miles, fire limit, 100 acres; fireworks ordinance; buildings, brick, stone and wood, one and a half to seven stories; department consists of 1 hand engine, 1 extension ladder, 1 hook and ladder truck; 6 hose carriages; siamese couplings used; 3000 feet good rubber and linen hose; 1000 feet poor; value of apparatus and supplies \$8000; 2 buildings owned by city, value \$15,000; 160 members; expenses in 1887, \$1200; bell alarm. Chief elected by department, approved by trustees. Charles H. Clark.

WATER SUPPLY—Water-works, gravity pressure; 3 reservoirs, supplied by brooks; 20 miles street mains, diameter, 4 to 12 inches, 97 hydrants; annual expenses of water-works, \$7500. Charles Albro.

Gloversville, Fulton Co., population *10,000; area, 1300 acres; fire limit, 250 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwelling, wood, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good linen hose; value of apparatus and supplies, \$5000; 1 building in use by department; 80 volunteer members; annual expenses, \$793; bell and whistle alarm. Chief elected by department. Frank Carson.

WATER SUPPLY—Gravity system; 4 reservoirs, supplied by springs; diameter of mains 2 to 12 inches; 102 hydrants; pressure, 60 to 120 pounds; annual expenses of water department, \$1250. A. W. Helwig.

Goshen, Orange Co., population 2657; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet leather hose; 1000 feet good fabric hose; 100 volunteers. C. G. Elliott.

WATER SUPPLY—Water-works, gravity pressure; 1 reservoir; 6 miles street mains and supply pipes; 62 hydrants. W. H. Wood, John Wallace.

Gouverneur, St. Lawrence Co., population *3500; area, 1400 acres; fire limit, 30 acres; fireworks ordinance; mercantile buildings, brick and stone, two and four stories; frame dwellings, two and three stories; department consists of 1 steam engine, 3 hose carriages; 3000 feet good cotton hose; value of apparatus and supplies, \$6000; 1

building used, owned by village, value \$3000; 50 volunteer members; annual expenses, \$400; bell and steam gong alarm. Chief appointed by trustees. Frank L. Cox.

WATER SUPPLY—Direct pumping system; 3 miles mains and supply pipes; diameter, 4 to 6 inches; 20 hydrants; pressure, 45 pounds; annual expenses of water department, \$900. Adelbert Ahlhouse, Chas. N. Reynolds.

Gowanda, Cattaraugus Co., population 1700; brick and wood buildings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good cotton hose; 500 feet good linen hose; expenses in 1887, \$300; bell and telegraph alarm, 6 street boxes. W. H. Bard.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity 3,000,000 gallons; 4 miles street mains; 2 hydrants; pressure, 80 pounds. R. W. Yaw, Town Clerk.

Granville, Washington Co., population *1800; 1 hand engine; 4 chemical extinguishers; 2 hose carriages; 1150 feet good leather hose; 48 volunteers.

WATER SUPPLY—River; 1 reservoir; gravity and direct systems; 100 pounds pressure.

Report of 1887.

Greenbush, Rensselaer Co., population *7500; fireworks ordinance; brick and frame buildings, two and three stories; shingle roofs; department consists of 2 steam engines, 3 hose carriages; 3000 feet good linen hose; value of apparatus and supplies, \$15,000; 2 buildings owned, value \$10,000; 200 volunteer members; annual expenses, \$3000; whistle and bell alarm. Chief appointed by trustees. John L. Parmerton.

WATER SUPPLY—Water works; water tower, 80 feet high; 2 pumping engines; 87 hydrants. — Weed, W. H. Haffers.

Greene, Chenango Co., population *1000; area, 640 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet linen hose, new; 1600 feet leather, good; 200 poor; value of apparatus and supplies, \$3,000; membership 100, volunteers; annual expenses, \$100; bell alarm. Chief elected by members of department. John Hanford.

WATER SUPPLY—Cisterns and rivers. M. F. Porter, Town Clerk.

Green Island, Albany Co., population 4160; 1 steam engine; 2 hose carriages; 1900 feet cotton hose, good; 500 feet leather, good; 1000 feet cotton; fire alarm telegraph, 6 boxes; 60 men, volunteers; 1 team horses.

WATER SUPPLY—Water-works; gravity pressure; river; 1 reservoir; 3 miles of street mains and supply pipes; 20 hydrants.

Report of 1887.

Greenport, Suffolk Co., population 2370; area and fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 500 feet rubber hose, 550 cotton, 400 leather, good; value of apparatus and supplies, \$7000; 3 buildings owned, value \$3000; membership 150, volunteers; annual expenses, \$350; bell alarm. Chief elected by company, approved by trustees. J. L. Terry.

WATER SUPPLY—Wells and lake. Geo. H. Corwin, Village Clerk.

Greenwich, Washington Co., population *2400; 2 hand engines; 1 hook and ladder truck; 4 hose

carriages; 3000 feet rubber hose, fair; volunteer department, 136 men. F. A. Cazzens.

WATER SUPPLY—River and 4 cisterns; water-works to be built. N. J. Wright.

Groton, Tompkins Co., population *1100; area 650 acres; fire limit, same; fire warden investigates causes of fires; mercantile buildings, frame and brick, two and three stories; dwellings, frame, two stories; department consists of 1 hand engine, 5 chemical hand extinguishers, 2 hose carriages; siamese couplings used; 200 feet rubber hose, 200 feet cotton, 200 linen, 200 leather, good; 50 feet cotton, 100 linen, 100 leather, poor; membership 50, all volunteers; annual expenses, \$200; bell alarm. Chief elected by department and approved by trustees. Edwin E. Baken.

WATER SUPPLY—8 reservoirs, supplied by brooks; $\frac{1}{4}$ mile of street mains, diameter 4 inches. J. W. Jones, Town Clerk.

Hamburg, Erie Co., population *1500; area, 650 acres; fire limit, same; mercantile buildings, brick, two to three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 300 feet new cotton hose; 200 feet good rubber; value of apparatus and supplies, \$800, 1 building owned, value \$5000; membership 50, all volunteers; annual expenses, \$125; bell alarm. Chief elected by village officers. Wm. Kronenberg.

WATER SUPPLY—Creek, wells and cistern. Fayette Kelly, Town Clerk.

Hamilton, Madison Co., population *2000; area and fire limit, 700 acres; mercantile buildings, brick, wood and stone, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steamer, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; siamese couplings in use; 1000 feet new hose; 50 feet rubber hose; 400 feet cotton; 50 linen; 350 good leather; 150 feet poor leather; value of apparatus, \$6000; 1 building used, value \$7000; membership 80, volunteers; annual expenses, \$50; bell alarm. Chief recommended by department, appointed by trustees. A. M. Russell.

WATER SUPPLY—3 streams, inexhaustible. B. J. Stimson, Town Clerk.

Hammondsport, Steuben Co., population *1400; buildings, wood, two stories; department consists of 1 horse-power engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet hose; membership 125, all volunteers; bell alarm. Geo. H. Kuler.

WATER SUPPLY—5 large cisterns; lake and creek. J. C. Fridele, Town Clerk.

Hastings, Westchester Co., population 1290; 1 hand engine, 1 hose carriage; 1100 feet good hose; 500 feet poor rubber hose; 400 feet poor linen; department, 40 men, volunteers.

WATER SUPPLY—Cisterns and ponds. Jacob Wheeler, Village Clerk.

Haverstraw, Rockland Co., population 3506; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1300 feet leather and 500 feet rubber hose, good; membership 95, volunteers.

WATER SUPPLY—Driven wells; gravity; 40 hydrants; 65 pounds pressure. J. Lockwood.
Report of 1887.

Hempstead, Queens Co., population *3500; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet hose; fire alarm bell; 200 men, volunteers. E. Cooper.

WATER SUPPLY—32 wells and hydrants.

Herkimer, Herkimer Co., population *3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet cotton hose, good; 200 men, volunteers. E. A. Brown.

WATER SUPPLY—Good water supply; 5 cisterns

and hydraulic canal; water-works to be put in. W. H. Fiske, Town Clerk.

Hicksville, Queens Co., population 1621; buildings, frame, one and a half and two stories; wooden roofs permitted; department consists of 1 chemical engine, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Wells and cisterns.

Highland Falls, Orange Co., population *2200; department consists of 1 hook and ladder truck; membership 45, volunteers. Louis F. Goodsell.

WATER SUPPLY—Wells, brooks and river. J. E. Brennan, Town Clerk.

Hobart, Delaware Co., population *600; buildings, wood, two and three stories; department consists of 1 hand engine, 1 hose carriage; 400 feet cotton hose, good; 100 feet leather hose, good; 100 feet rubber hose, poor; 200 feet leather, poor; members 50; bell alarm. John Muir.

WATER SUPPLY—Direct pressure; 1 pump; 12 hydrants; pressure, 62 pounds. A. G. Carroll, W. W. Kerr.

Holley, Orleans Co., population 1018; buildings, brick and wood, two and three stories; 1 horse-power engine; department not fully organized yet; hook and ladder truck and hose carriage to be bought; 1000 feet cotton hose, good; members 100, all volunteers.

WATER SUPPLY—Canal and brook. Wm. Housel, Village Clerk.

Homert, Cortland Co., population *3000; area and fire limit, 1 mile square; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 800 feet cotton hose; 1200 feet leather, good; value of apparatus and supplies, \$5000; a buildings owned by village, value \$2400, membership 125; annual expenses, \$350; bell alarm. Chief chosen by department. E. J. Bocker.

WATER SUPPLY—Springs and wells, pumped to tank; $\frac{3}{4}$ miles mains; 33 hydrants; 95 pounds pressure. W. Richerson, J. C. Atwater.

Honeoye Falls, Monroe Co., population 1500; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet good hose; 100 members; electrical alarm. W. H. Tring.

WATER SUPPLY—3 reservoirs; creek. Chas. Jameson, City Clerk.

Hoosick Falls, Rensselaer Co., population *8500; 1 steam engine; 4 hose carriages; 2550 feet hose, good; 2 men paid, 63 volunteers. W. P. Parsons.

WATER SUPPLY—River; 9 reservoirs; water-works; 90 hydrants; pressure, 90 to 105 pounds. E. R. Estabrook, G. I. Harmon.

Hornellsville, Steuben Co., population *10,000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1 protective company; 4000 feet hose, good; 264 volunteers; fire alarm, 14 boxes. T. C. McCarthy.

WATER SUPPLY—Water-works, gravity system; 135 hydrants; river, cisterns and wells. Geo. L. Tubbs, H. C. Sawyer.

Horseheads, Chemung Co., population 1684; area, 950 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 steam engine, 3 hose carriages; siamese couplings used; 1000 feet cotton hose; 900 feet leather hose, good; value of apparatus and supplies, \$7000; annual rent of buildings in use by department, \$150; value, \$6000; membership 100, 3 paid; annual x-

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penses, \$400; bell alarm. Chief elected by department. John Hogan.

WATER SUPPLY—2 reservoirs, supplied from springs; canal. Frank Bennett, Town Clerk.

Hudson, Columbia Co., population *10,050; area, 1000 acres; fire limit, 800 acres; fireworks ordinance, and for investigating causes of fires; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, three stories; department consists of 1 hook and ladder truck, 6 hose carriages; 3600 feet cotton hose; 950 feet good leather; 300 feet poor rubber; 300 poor cotton; value of apparatus and supplies, \$36,500; 6 buildings owned by department, value \$12,000; 1 rented at \$50 per year, value \$300; membership 268, all volunteers; annual expenses, \$2067; bell alarm, 10 stations. Chief elected by members of department. H. C. Miller.

WATER SUPPLY—River; gravity; 14½ miles of street mains; diameter of largest, 12 inches; smallest, 3 inches; 184 hydrants; water pressure, 60 to 115 pounds; annual expenses of water department, \$10,000. John Ray, F. L. Pitched.

Huntington, Suffolk Co., population *3000; fire limit, 640 acres; fireworks ordinance; buildings, wood and brick; two and a half stories; department consists of 1 hand engine, with 50 feet good rubber hose, 125 feet poor; 1 chemical engine, with 200 feet good hose, 1 hook and ladder truck; siamese couplings used; value of apparatus and supplies, \$1300; 1 building owned, value \$1000; membership 45, volunteers; annual expenses, \$110; bell alarm. Chief elected by company. W. H. Stoyie.

WATER SUPPLY—2 cisterns, supplied from springs. P. Pearsall, Town Clerk.

Hyde Park, Dutchess Co., population 715; buildings, frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; 1700 good linen; 300 good leather; value of apparatus and supplies, \$5000; membership 110, volunteers; annual expenses, \$1200; bell alarm.

WATER SUPPLY—Cisterns.

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Ilion, Herkimer Co., population 3711; buildings, brick and wood, two and three stories; department consists of a steam engine, 1 hook and ladder truck, 2 hose carriages; 2300 feet good rubber hose; 400 feet poor; value of apparatus and supplies, \$11,500; members 175, 2 paid full time; whistles and bell alarm. G. H. Sniber.

WATER SUPPLY—1 cistern; 1 reservoir. S. C. Burch.

Irvington, Westchester Co., population 1904; buildings, frame, two and a half stories; wooden roofs permitted; department consists of 1 hand engine; 2 hose carriages; 1200 feet cotton hose, good; 300 feet poor; value of apparatus and supplies, \$3300; membership 40 volunteers; annual expenses, \$217; bell alarm. W. Walker.

WATER SUPPLY—Artesian well, pumped to reservoir; capacity, 8,000,000 gallons; 4½ miles mains; 25 hydrants, 140 to 180 pounds pressure. F. W. Crisfield, Village Cl. rk.

Islip, Suffolk Co., population *2000; 1 engine; 1 hose carriage; 1 hook and ladder truck; value of apparatus, \$1000; value of buildings, owned by village, \$1000; 94 members. J. N. Frazer.

WATER SUPPLY—Wells. W. F. Lecluse, Town Clerk.

Ithaca, Tompkins Co., population *11,000; area, 2400 acres; fire limit, 320 acres; causes of fires investigated; mercantile buildings, brick, three to four stories; dwellings, wood and brick, two stories; department consists of 3 steam engines, a

chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 4000 feet cotton hose, good; value of apparatus and supplies, \$15,000; 6 buildings owned by department, value \$42,300; membership 410, 4 paid; annual expenses, \$4000; bell and telephone alarm. Chief elected by department. E. E. Robinson.

WATER SUPPLY—Water-works, gravity pressure; 3 reservoirs, supplied by creeks; 14 cisterns; 14 miles street mains and supply pipes; diameter, 4 to 20 inches; 70 hydrants; pressure, 80 pounds; annual expenses of water department, \$4000. E. M. Freman.

Jamaica, Queens Co., population *5000; area and fire limit, 3200 acres; mercantile buildings, wood, three stories; shingle and tin roofs permitted; dwellings, wood, two and one-half and three stories; department consists of 2 hand engines, 2 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages, 3 jumpers, bucket carriage; 500 feet new rubber hose, 500 feet canvas hose, 800 of rubber hose, good; 800 feet miscellaneous; value of apparatus and supplies, \$20,000; 6 buildings owned, value \$10,000; membership 165; annual expenses, \$435; bell alarm. Chief elected by department and confirmed by trustees. Wm. E. Everett.

WATER SUPPLY—Stand-pipe system supplied by driven wells; 100 hydrants; pressure, 50 pounds. John Tichward, Geo. F. Powell.

Jamestown, Chautauque Co., population 1800; 1 hand engine; 2 chemical extinguishers; 2 hook and ladder trucks; 6 hose carriages; 5000 feet hose, good; 200 men, volunteers; 1 fire patrol company. T. T. Cluney.

WATER SUPPLY—Water-works; direct pumping system, 4,000,000 gallons capacity; 200 hydrants; 5 cisterns. F. Kent, F. Peterson.

Johnstown, Fulton Co., population *8000; area, 1800 acres; fire limit, 10 acres; buildings, brick and wood, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 3 hose companies, 4 carriages; value of apparatus, \$3700; value of buildings, \$8000; 130 volunteer members; bell and steam whistle alarm. A. J. Thompson.

WATER SUPPLY—Gravity pressure; reservoir, supplied by springs; capacity, 400,000 gallons daily; mains, 4 to 12 inches in diameter; 76 hydrants; pressure, 130 pounds. J. J. Buchanan.

Jordan, Oneida Co., population *1200; area, 1000 acres; fireworks ordinance; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 4 chemical hand extinguishers; 4 hose carriages; siamese couplings used; 2000 feet good rubber hose; 300 poor; 500 feet good cotton; value of apparatus and supplies, \$6000; a buildings owned, value \$2500; 70 volunteer members; annual expenses, \$100; bell alarm. Chief elected by board of trustees.

WATER SUPPLY—5 cisterns, supplied by pumps; one-half mile of mains; diameter, 3½ inches; 10 hydrants; pressure, 50 to 100 pounds.

Report of 1887.

Keeseville, Essex Co., population *2500; department consists of 1 hook and ladder truck, 3 hose carriages; 800 feet leather hose; 1500 feet cotton; fire patrol, with truck; 115 volunteer members. A. T. Tallmadge.

WATER SUPPLY—River; water-works, direct pumping system; 5 miles mains; 58 hydrants; 150 to 300 pounds pressure. J. D. Cood, D. S. Cutting.

Kinderhook, Columbia Co., population *1200; fireworks ordinance; fire wardens investigate fires; mercantile buildings, brick and wood, two stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hand engine, 2 hose carriages; siamese couplings used; 50 feet linen hose; 1200 feet good leather hose; 400

feet poor leather; value of apparatus and supplies, \$6000; 1 building owned, value \$8000; 100 members; 2 paid; bell alarm. Chief appointed by village trustees. Chas. Palmer.

WATER SUPPLY—14 cisterns, supplied from roofs; capacity from 100 to 600 hogsheads each.

Kingston and Rondout, Ulster Co., population *21,104; department consists of a hook and ladder trucks, 10 hose carriages; 2500 feet good cotton hose; 2000 feet poor leather; 300 volunteer members; 7 paid. John P. Dinenbocker.

WATER SUPPLY—Creek; gravity system; 32 miles mains; 245 hydrants; 50 cisterns; pressure, 103 pounds. Alfred Hudler, A. Scheffmous.

Lancaster, Erie Co., population 1602; area, 790 acres; fire limit, same; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 50 feet rubber hose; 800 cotton; 100 leather; value of apparatus and supplies, \$2700; 1 building owned by hook and ladder company; value \$1500; 85 volunteer members; annual expenses \$75; bell alarm. Chief appointed by trustees. Geo. Huber.

WATER SUPPLY—Wells and creeks. John Leininger, Town Clerk.

Lansingburgh, Rensselaer Co., population *9000; mercantile buildings, brick, three to five stories; dwellings, brick and frame, two and three stories; 2 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet good hose; 52 members; fire alarm telegraph, 13 street boxes; 5 horses; expenses for 1887, \$5000; several factories and mills have apparatus and steam fire pumps. Chief appointed by fire commissioners. J. H. Ingram.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs, supplied by watershed; 13 miles mains; 119 hydrants; pressure, about 90 pounds. John Brook, F. De Witt.

Le Roy, Genesee Co., population 4460; area, 1400 acres; fire limit, 15 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 chemical engine, bucket cart; 1800 feet good cotton hose; 200 feet leather poor; value of apparatus and supplies, \$2000; value of buildings owned, \$3000; 35 volunteer members; annual expenses \$700; bell alarm. Chief elected by members. John Wiss.

WATER SUPPLY—Pumping system; 1½ miles street mains, 6 inches in diameter; 18 hydrants; annual expenses of water department, \$450. William L. Crofoot, City Clerk.

Lima, Livingston Co., population 1878; 1 hand engine; 1 chemical engine; 6 chemical extinguishers; 50 grenades; 1 hook and ladder truck; 800 feet good rubber hose; 34 feet good cotton; volunteer department, 76 men. Geo. T. Salmon.

WATER SUPPLY—Cisterns and wells. A. Hyde, Town Clerk.

Little Falls, Herkimer Co., population *7500; department consists of 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 3000 feet good cotton hose; membership, 9 paid, 30 volunteers; telegraph alarm, 17 boxes. S. E. Babcock.

WATER SUPPLY—River; 2 reservoirs; 7 cisterns; water-works in course of construction. Report of 1887.

Lockport, Niagara Co., population *15,000; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, three stories; wood dwellings, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; 4500 feet rubber hose; 1250 feet leather hose, good; 200

volunteer members; annual expenses, \$4500; fire alarm telegraph, 20 street boxes; button at police station and chief engineer's residence. Chief nominated by Mayor and confirmed by city council. H. K. Wicker.

WATER SUPPLY—Direct pumping system; 9½ miles street mains and supply pipes; diameter, 4 to 20 inches; 186 hydrants; water pressure, 40 pounds; annual expenses of water department, \$7200. R. J. Sterrett, Wm. C. Olsted.

Long Island City, Queens Co., population *27,000; area, 9600 acres; fire limit, 6400 acres; fireworks ordinance; causes of fires investigated; frame buildings, three stories; shingle roofs permitted; 4 hand engines; 3 hook and ladder trucks; 6 hose carriages; 6000 feet good rubber hose; value of apparatus and supplies, \$15,000; 13 buildings in use, 3 belonging to city; annual rental, \$3000; 600 volunteer members; annual expenses, \$3000; bell alarm. Chief elected by members. M. J. Sullivan.

WATER SUPPLY—Direct pumping system; diameter of mains, 6 to 18 inches; 500 hydrants; pressure, 80 pounds. P. J. Harrigan, J. T. Olwell.

Lowville, Lewis Co., population 3188; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet good rubber hose; 400 feet linen and leather, fair; 120 volunteer members. J. D. Moore.

WATER SUPPLY—7 cisterns; creek. F. C. Schraub, Town Clerk.

Lyons, Wayne Co., population *6000; mercantile buildings, brick and frame, two and three stories; wooden roofs permitted; frame and brick dwellings, one and two stories; department consists of 2 steam engines, 1 hand engine, 25 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 2750 feet good linen hose; 600 feet linen, damaged; value of apparatus and supplies, \$20,000; 1 building owned, value \$6000; annual expenses, \$1022; bell alarm. Chief elected by city. Charles Marshall.

WATER SUPPLY—Street reservoirs, Erie canal and Lyons Water-works Co.; stand-pipe system, supplied by gang wells. D. P. Foster, P. Dereich.

Madrid, St. Lawrence Co., population *600; brick and frame buildings, two stories; 1 hand engine; 1 hose carriage; 400 feet good cotton hose; 1 building used, value \$300; bell alarm. Chief elected by ballot.

WATER SUPPLY—River and tanks. J. E. Horsford, Town Clerk.

Malone, Franklin Co., population *5000; area and fire limit, 750 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three to four stories; wooden roofs not permitted; dwellings, frame, one to two stories; department consists of 1 steam engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck; 500 feet hose, new; 2100 feet, good; 1300 feet poor; value of apparatus and supplies, \$7000; 3 buildings, value \$3500; 104 men, volunteers; annual expenses, \$400; bell and steam whistle alarm. Chief appointed by trustees on advice of department. M. G. McGuire.

WATER SUPPLY—Gravity pressure; 1 reservoir, supplied from springs; 2 miles mains; 2½ to 8 inches in diameter; 18 hydrants. Geo. Sabin, F. Bigelow.

Mamaroneck, Westchester Co., population 1883; buildings, brick and wood, three stories; 1 hook and ladder truck; 1 hose carriage; 600 feet cotton hose, good; value of apparatus and supplies, \$1500; members, 41; expenses in 1887, \$200; bell alarm. John W. Goodwin.

WATER SUPPLY—River and pipes from 1 reservoir; gravity system; 12 miles street mains; 12 hydrants. Louis Utman, W. H. Langlaw.

Manlius, Onondaga Co., population 834; fireworks ordinance; causes of fires investigated;

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buildings, wood, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; 400 feet rubber hose; 200 feet leather, good; value of apparatus and supplies, \$4200; 1 building owned, value \$1500; membership 44, volunteers; annual expenses, \$100. Chief elected by company and endorsed by president and village trustees. Geo. Armstrong.

WATER SUPPLY—13 cisterns, supplied from roofs and water-works; $\frac{1}{2}$ mile street mains and supply pipes; diameter, 2 $\frac{1}{4}$ to 4 inches; 4 hydrants. Chas. Hart, F. H. Dewey.

Marathon, Cortland Co., population *1200; area, 640 acres; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 500 feet rubber hose, good; 188 fair; 200 feet cotton hose, good; 1 building in use; membership 47, volunteers; annual expenses, \$100; bell alarm. Chief recommended by department, confirmed by trustees. M. B. Aldrich.

WATER SUPPLY—River, creek and cisterns; reservoir; few hydrants. H. E. Wilson, City Clerk.

Marcellus, Onondaga Co., population 2678; 1 engine; 1 hose cart; 1 extension ladder; 1000 feet good hose. M. B. Van Vrauken.

WATER SUPPLY—Cisterns, capacity 500 to 1000 gallons.

Massemata, St. Lawrence Co., population 1000; buildings, brick, wood and stone, one and two stories; 1 hand engine owned by village president; 1 hose carriage; bell alarm.

WATER SUPPLY—River and well. H. S. Ransom, Town Clerk.

Mattawan, Dutchess Co., population 4725; buildings, brick and wood, two and three stories; department consists of 1 hand engine, 1 hose carriage; 200 feet rubber hose, good; 500 feet cotton, good; value of apparatus and supplies, \$1500; members 35; bell alarm. S. H. Tillman.

WATER SUPPLY—2 reservoirs, 4,000,000 gallons; 3 miles street mains; 26 hydrants; pressure, 110 pounds. J. W. Phelps, Sherwood Phillips.

Mechanicsville, Saratoga Co., population *4000; area, 700 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two and three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; siamese couplings used; 1500 feet hose, good; value of apparatus and supplies, \$4000; buildings owned by village; membership 75, volunteers; bell alarm. Chief elected by members. J. S. Safford.

WATER SUPPLY—River, canal and stream. W. J. Adams, Village Clerk.

Medina, Orleans Co., population *4000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1 bucket wagon, 70 buckets; 1 chemical extinguisher; 100 feet cotton hose, good; 1500 feet rubber-lined hose, nearly new; volunteer department, 153 men. Fred. M. Ives.

WATER SUPPLY—Water-works, direct pumping system; creek; 1 mile of street mains and supply pipes; 15 hydrants. Frank J. Kearney, Town Clerk.

Mexico, Oswego Co., population 1273; area, 1440 acres; fire limit, 700 acres; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two stories; wooden roofs permitted; 1 steamer; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1 supply cart; siamese couplings; 1000 feet cotton hose; 600 feet leather, good; value of apparatus and supplies, \$5500; building, \$850; members 61; bell alarm. J. Schoonmaker.

WATER SUPPLY—3 cisterns and stream. J. Porter, Town Clerk.

Middleburgh, Schoharie Co., population *2000; buildings, wood and brick, two and three stories; 1 steamer; 1 hand engine; 2 hose carts; 1000 feet hose; value of apparatus, \$5000; annual expenses, \$38; alarm bell. G. L. Dauforth.

WATER SUPPLY—Creek and river. J. E. Young, Town Clerk.

Middleport, Niagara Co., population 771; buildings, brick and frame, two stories; department consists of 1 horse power engine, 1 hook and ladder truck, 1 hose carriage; 900 feet linen hose, good; 2 horses in use; value of apparatus and supplies, \$3000; membership 60, all volunteers; annual expenses, \$250; bell and whistle alarm. James Crompton.

WATER SUPPLY—Canal, creeks and ponds. C. W. Laskey, Town Clerk.

Middletown, Orange Co., population *11,000; fireworks ordinance; mercantile buildings, brick, three stories; fireproof roofs; dwellings, wood, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 8 hose carriages; 2700 feet cotton hose; 1200 feet leather hose, good; value of apparatus and supplies, \$6500; 3 buildings, value \$12,000; volunteer department, 200 men; annual expenses, \$2450; Gamewell alarm, 10 boxes. Chief elected by department; village supports 20 fire police. E. M. Hamilton.

WATER SUPPLY—1 reservoir, supplied by force pumps from a stream 2 $\frac{1}{2}$ miles distant; 6 cisterns, supplied from buildings and hydrants; 16 $\frac{1}{2}$ miles street mains, 4 to 16 inches in diameter; 127 hydrants; pressure, 55 to 85 pounds; annual expenses of water department, \$15,104. I. F. Van Duzer.

Mohawk, Herkimer Co., population 1441; area, 4000 acres; fire limit, same; mercantile buildings, brick, three stories; dwellings, brick, two stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages; siamese couplings used; 1000 feet cotton hose, good; 500 feet leather hose, good; 250 feet poor; 3 buildings used, value \$5000; 1 rented at \$100 per year; membership 108, all volunteers; bell alarm. Chief elected by department. A. F. Bellinger.

WATER SUPPLY—4 reservoirs, supplied by pumping from wells. Chas. Youngs, Town Clerk.

Moria, Franklin Co., population 2254; buildings, wood and brick, one and a half stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$100; members 40, all volunteers; bell alarm.

WATER SUPPLY—Cisterns and wells. A. L. Sayles, Village Clerk.

Montgomery, Orange Co., population 935; fireworks ordinance; causes of fires investigated; buildings, frame, two stories; wooden roofs permitted; department consists of 2 hand engines, 1 hose carriage; hose, 695 feet linen, 150 feet leather, good; value of apparatus and supplies, \$2300; 1 building owned by department; membership 63, all volunteers; expenses for 1887, \$50.41; bell alarm.

WATER SUPPLY—Cistern, supplied from river; capacity, 400 barrels daily. W. H. N. Thompson, W. Eager.

Monticello, Sullivan Co., population 941; mercantile buildings, brick and wood, two and three stories; shingle and slate roofs; dwellings, brick and wood, two and three stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 750 feet rubber hose, fair; value of apparatus and supplies, \$3000; 2 buildings in use by department, \$100 and \$60 per year; value \$6000; membership 90, all volunteers; bell alarm. T. M. Kane.

WATER SUPPLY—Cisterns. C. H. Royce, Town Clerk.

Moravia, Cayuga Co., population *1800; fireworks ordinance; causes of fires investigated; brick

and frame buildings, two stories; department consists of two hose carriages, 1 hook and ladder truck and a chemical extinguishers; siamese couplings in use; 1600 feet cotton hose, good; value of apparatus, \$4000; 1 building used, value \$3800; membership 80, all volunteers; annual expenses, \$200; bell alarm. Chas. V. Shaff.

WATER SUPPLY—Springs; gravity; 5 miles mains; 30 hydrants; pressure, 90 pounds. W. J. H. Parker, W. J. Greenfield.

Morish, Essex Co., population *450; buildings, brick and frame; department consists of 1 hand engine; 200 feet hose; value of apparatus and supplies, \$250; membership about 25, all volunteers. Joseph Wright.

WATER SUPPLY—Large well centre of village. W. F. Hickey, Town Clerk.

Mount Kisco, Westchester Co., population *1500; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 700 feet linen hose, good; value of apparatus and supplies, \$1600; membership 70, volunteers. Chief elected by members.

WATER SUPPLY—Wells, cistern, brook and 2 hydrants.

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Mount Morris, Livingston Co., population *2500; fire limit, 700 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand fire engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 protective cart, 3 hose carriages; 150 feet rubber hose; 2000 feet cotton; 2:0 feet leather; value of apparatus and supplies, \$3000; buildings, \$1500; membership 80; annual expenses, \$400; bell alarm. Chief elected by department and confirmed by trustees. Walter Sawyer.

WATER SUPPLY—Reservoir, supplied from springs, capacity 1,000,000 gallons; 5 miles street mains; diameter, 4 to 12 inches; 25 hydrants; pressure, 45 pounds; annual expenses of water department, \$1125. Dr. M. H. Mills, D. B. Murphy.

Mt. Vernon, Jefferson Co., population 2324; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 600 feet good rubber hose; 200 poor; value of apparatus, etc., \$800; 1 building in use, value \$500; 25 men, volunteers; annual expenses, \$400.

WATER SUPPLY—10 cisterns.

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Naples, Ontario Co., population *2000; area, 700 acres; frame buildings principally; 1 hook and ladder truck; 1 bucket cart, with 100 buckets. L. G. Thrall, C. O. Fox.

Newark, Wayne Co., population *4000; buildings, brick and frame, one to three stories; wooden roofs permitted; department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 150 feet rubber hose, fair; 600 feet cotton, good; 400 linen, good; 300 poor; 300 leather, fair; membership 125, volunteers; bell alarm. M. J. Flynn.

WATER SUPPLY—Canal and brook; water-works, contracted for. James Booth, I. W. Colburn.

New Berlin, Chenango Co., population *1000; area, 500 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, two stories; shingle, slate and tin roofs; department consists of 2 hand engines, 1 hose carriage; 1000 feet rubber hose, good; value of apparatus and supplies, \$2000; 1 building owned, value \$1000; membership 50, volunteers; bell alarm. Chief elected by department. Ed. C. Bentley.

WATER SUPPLY—Tank, filled from creek, capacity 10,000 gallons daily; cisterns, filled from buildings, capacity 15,000 gallons daily; 1 reservoir; gravity waterworks; pressure, 117 pounds; 24 hydrants. John Fuller.

New Brighton, Richmond Co., population *15,000; covering West New Brighton, Port Richmond and Elm Park; brick and frame buildings, two to three stories; wooden roofs permitted; department consists of 3 steam engines, 1 hand engine, 1 chemical engine, 6 hook and ladder trucks, 5 hose carriages; 4200 feet good rubber hose; 700 good cotton; value of apparatus and supplies, \$12,000; 700 volunteer members; annual expenses, \$2500; bell alarm. — Vanderbilt.

WATER SUPPLY—Driven wells, pumped to reservoir, 212 feet elevation; capacity, 1,000,000 gallons; gravity and direct pressure; 2 steam pumps, 3,000,000 gallons capacity; 30 miles mains; 238 hydrants; 88 pounds pressure. J. L. Ward.

Report of 1887.

Newburg, Orange Co., population *22,000; 3 steam engines; 1 hook and ladder truck; 5 hose carriages; 2500 feet good rubber hose; 2500 feet good cotton; 7 men paid part time, 450 volunteers; telephone alarm. Jas. Cunningham.

WATER SUPPLY—Lake; 33 miles street mains and supply pipes; 225 hydrants. W. C. Mullen, Daniel J. Coutant.

New Lots, Kings Co.—Part of Brooklyn.

New Rochelle, Westchester Co., population *6000; area, 2000 acres; fire limit, 1000 acres; fireworks ordinance; frame buildings, two and a half stories; shingle roofs permitted; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good hose; value of apparatus and supplies, \$5000; buildings owned, value \$7000; 115 volunteer members; bell alarm. Chief elected by members; fire patrol. Wm. Dusler.

WATER SUPPLY—Water-works. Franklin Davis, Cortland Davids.

Newtown, Queens Co., population *12,000; 3 hand engines; 3 hook and ladder trucks; 2 hose carriages; 400 feet leather hose; 100 feet good rubber hose; 103 volunteer members.

WATER SUPPLY—Creeks, cisterns and wells.

New York, New York Co., population *1,500,000; area, 26,500 acres; fire limit, same; use of fireworks and fire-crackers prohibited; fire marshal for investigating causes of fire; mercantile buildings, brick, six to ten stories; fireproof material required for roofs; dwellings, principally brick, three to ten stories; department includes 66 steam engines (in use) and 18 spare, 10 chemical engines (not in use), 160 chemical extinguishers, 27 hook and ladder trucks (in use) and 10 spare, 62 hose carriages (in use) and 12 spare, 2 fireboats, 3 water towers, 1 wrecking truck, 16 fuel wagons (in use), 1 spare; two and four-way siamese couplings used; 335 horses; about 110,000 feet of hose; 660 members, full paid; electric alarm system, 1032 street and special alarm boxes; annual expenses, \$1,839,125; 82 buildings used, owned by city. Chief appointed by fire commissioners; fire patrol incorporated and maintained by insurance companies, 125 permanent members, 4 stations; annual expenses of patrol, \$100,000. Chas. O. Shay.

WATER SUPPLY—Aqueduct 40 miles long, from Croton river, leading to 3 reservoirs in city; capacity of aqueduct, 95,000,000 gallons per day; gravity pressure; 580 miles street mains and pipes; diameter, 4 to 48 inches; 8500 hydrants; pressure, 3 to 25 pounds; annual expenses of water department, \$310,500. Geo. W. Birdsall, Gen. John Newton.

New York Mills, Oneida Co., population 900; 2 hand engines; 3 hose carriages; 17,070 feet leather and linen hose, good.

WATER SUPPLY—Water-works; direct pressure; 23 hydrants; private property.

Report of 1887.

Niagara Falls, Niagara Co., population *6000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet good leather hose; 1800 feet

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fabric rubber lined hose; volunteer department, 18; men. John Fletsch.

WATER SUPPLY—Water-works; Holly system; 7 cisterns; 83 hydrants. Henry S. Ware, B. Young.

Northfield, Richmond Co., population *9000; 1 steam engine; 2 hose carriages; 2100 feet rubber hose, good; 300 volunteers.

WATER SUPPLY—River and wells. Report of 1887.

North Tarrytown, Westchester Co., population 2684; buildings, brick and frame, three stories; wooden roofs permitted; 1 hook and ladder truck; 2 chemical extinguishers; fire patrol; receive assistance from Tarrytown department; value of apparatus and supplies, \$800; 121 volunteer members. Samuel Glenn.

WATER SUPPLY—Water-works; reservoir supplied by Pocantico river; 3 miles mains; 30 hydrants; J. Benedict See, Town Clerk.

Norwich, Chenango Co., population 5756; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet rubber hose; 350 poor; 400 feet leather hose, good; 1200 poor; value of apparatus and supplies, \$7000; annual rent of buildings \$440, value \$8000; membership 90, a paid; annual expenses, \$500; bell alarm. Chief elected by department. H. C. Rydell.

WATER SUPPLY—Gravity pressure; 1 reservoir, supplied by springs; 8 miles street mains; diameter 4 to 16 inches; 27 hydrants; pressure, 66 pounds; annual expenses of water department, \$740. C. B. Martin, F. H. Wheeler.

Nunda, Livingston Co., population 1037; 2 hand engines; 1 hose carriage; 500 feet leather hose; 300 good line; 150 feet poor; volunteer department, 73 men. H. Rick.

WATER SUPPLY—4 reservoirs, kept full by force pump; 25 hydrants. Zeenas Miller, Town Clerk.

Nyack, Rockland Co.; fire department includes the three corporations of Upper Nyack, Nyack and South Nyack, and also West Nyack, which is unincorporated; total area about 4 square miles; population about 6800; buildings, brick and frame; 4 engine companies; 1 and 2 are steam fire engine companies, No. 1 located in South Nyack, No. 2 in Nyack; 3 and 4 are hand fire engines, No. 3 located in Nyack, No. 4 in West Nyack; old hand engine in reserve; 2 hook and ladder truck companies in Nyack and Upper Nyack respectively; latter has 2 chemical extinguishers, 2 hose carts and 2 hose carriages, carrying 3000 feet cotton hose and 500 feet leather hose; 4 buildings used, value \$7000; 275 members, volunteers; annual expenses, \$2000. Chief elected by companies. George Dickey.

WATER SUPPLY—4 reservoirs; 9 miles street mains; diameter, 3 to 12 inches; 4 cisterns; 28 hydrants; pressure, 60 pounds. Wm. Voorhis, Andrew Murray.

Oceanus (Rockaway Beach), Queens Co.; buildings, wood, two and three stories; 1 hook and ladder truck; 2 hose carriages; 2100 feet good cotton hose; members 110; bell alarm.

WATER SUPPLY—Stand pipes, direct pressure; 4 miles street mains; hydrant; pressure, 55 pounds. Chas. Lockwood, Jas. B. Curley.

Ogdensburg, St. Lawrence Co., population 12,000; area, 1920 acres; fire limit, 50 acres; mercantile buildings, brick and stone, three and four stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages, 3 hose sleighs; 2700 feet fabric hose; 1050 feet leather hose, in fair condition; value of apparatus, \$14,000; 4 houses

owned, value \$12,000; membership 42; annual expenses, \$9000; fire alarm telegraph, 12 street boxes. Chief elected by council. Lyman D. Burt.

WATER SUPPLY—Direct pumping system; 15 miles street mains and supply pipes; diameter, 4 to 10 inches; 88 hydrants; pressure, 50 to 70 pounds; annual expenses of water department, \$2000. Alex. Lord, Jas. N. Wells.

Olean, Cattaraugus Co., population *10,000; causes of fires investigated and fire limits designated; mercantile buildings, brick, two to four stories; dwellings, wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose companies; siamese couplings used; 700 feet rubber hose; 2000 feet cotton; value of apparatus and supplies, \$5000; 3 buildings owned, value \$3000; membership, 175; annual expenses, \$3500; bell alarm. Chief elected by department. W. H. Simpson.

WATER SUPPLY—Gravity system; reservoir; capacity, 5,000,000 gallons; water-works, direct pumping system; 11 miles street mains; diameter, 4 to 12 inches; 70 hydrants; pressure, 80 to 100 pounds. Samuel C. Fox, F. L. Eaton.

Oneida, Madison Co., population *7000; area, 1235 acres; fire limit, 50 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 150 feet good rubber hose; 150 poor; 800 feet good cotton; 500 poor; 600 feet linen, poor; 300 feet leather, good; 500 poor; value of buildings used, \$10,000; membership 95, 1 paid; annual expenses, \$2500; electric alarm. Chief elected by firemen.

WATER SUPPLY—Water-works; gravity system; 66 hydrants, 160 feet head; 80 pounds pressure.

Oneonta, Osego Co., population 6700; area, 1700 acres; fireworks ordinance; mercantile buildings, brick and frame, two and four stories; wooden roofs or buildings allowed; fire limit; department consists of 1 steam engine, a hook and ladder trucks, 4 hose carriages; 2000 feet good cotton hose; value of apparatus, \$9000; 165 volunteer members; a paid; bell alarm. Chief elected by department and confirmed by trustees. L. H. Groat.

WATER SUPPLY—Water-works; gravity pressure; 8 miles mains; diameter of largest, 10 inches; smallest, 4 inches; 47 hydrants; water pressure, 85 pounds; annual expense of water department, \$8.50 per annum.

Oswego, Oswego Co., population *25,000; area, 5120 acres; fire limit, 3800 acres; causes of fires investigated; mercantile buildings, brick, four stories; frame dwellings, two stories; department consists of 3 steam engines, 7 chemical hand extinguishers, a hook and ladder trucks, 3 hose carriages; siamese couplings used; 6000 feet good cotton hose; 1300 feet fair; 9 hoses owned; 15 in use; 4 buildings owned, value \$30,000; membership 42, 12 full paid, 30 part paid; annual expenses, \$17,000; fire alarm telegraph, 36 street boxes. Chief elected by commissioners. Geo. W. Warsaw.

WATER SUPPLY—2 reservoirs, supplied by pumps, capacity, 1,500,000 gallons daily; gravity pressure; diameter of mains, 3 to 12 inches; 180 hydrants; pressure, 40 pounds; annual expenses of water department, \$25,000. H. H. Lyman, J. H. Mackin.

Oswego Falls, Oswego Co., population *2000; buildings, brick and frame, two and three stories; department consists of 2 hose carriages; 1000 feet good cotton hose; value of apparatus and supplies, \$1000; 50 volunteer members; expenses in 1887, \$300. A. E. Keller.

WATER SUPPLY—Fulton Water Co.; gravity and direct pressure; 2½ miles street mains; 20

hydrants; pressure, 55 pounds. Geo. Chauncy, G. F. Schenck.

Ovid, Seneca Co., population *785; 1 hand engine; 1 steam engine at Willard Insane Asylum, a miles distant, subject to call; 100 feet rubber hose, good; 800 feet cotton; 800 feet leather; 600 linen, good; 30 volunteers. A. S. Darrow.

WATER SUPPLY—Creek; 6 cisterns.

Owego, Tioga Co., population 5525; causes of fires investigated; mercantile buildings, brick and wood, three stories; dwellings, brick and wood, two stories; department consists of a steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages, 1 patrol wagon; siamese couplings used; 1500 feet new cotton hose; 2500 feet leather hose, fair; value of apparatus and supplies, \$10,000; buildings owned by village, value \$16,000; membership 200, all volunteers; annual expenses, \$1000; telephone and bell alarm. Chief elected by members. T. S. Hodge.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs, supplied by pumps and streams, capacity 90,000,000 gallons daily; 10 cisterns, supplied from roofs, capacity 12,000 gallons daily; river, 6 miles street mains; diameter, 5 to 12 inches; 55 hydrants; pressure, 100 pounds. Geo. T. Robertson, C. P. Thustin.

Oxford, Chenango Co., population 1209; area, 1229 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of a hand engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet hose, good; 300 poor; value of apparatus and supplies, \$4000; 1 building, owned by department, value \$3000; membership 106, all volunteers; bell alarm. Chief elected by members. Chas. Heminway.

WATER SUPPLY—River and 5 reservoirs; direct pumping system; 1000 feet street mains; diameter, 4 inches; 7 hydrants. N. A. Bunday, Fred. Dedrick.

Palmira, Wayne Co., population 2308; area, 600 acres; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 800 feet cotton hose; 650 feet linen hose, good; 800 feet leather, poor; 1 building owned by town, value \$5000; membership 200, all volunteers; annual expenses, \$600; bell alarm. Chief elected by trustees. G. C. Williams.

WATER SUPPLY—5 reservoirs, supplied from canal. N. Sawyer, Village Clerk.

Patchogue, Suffolk Co., population *8500; frame buildings, two stories; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 800 feet good cotton hose; 50 poor; value of apparatus, etc., \$1000; 1 building in use, value \$500; 106 members, volunteers; annual expenses, \$382. E. Bailey, Sr.

WATER SUPPLY—Wells; 1 hydrant. Hy. Hutchinson, Town Clerk.

Peekskill, Westchester Co., population *7000; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department consists of a hand engine, 1 hook and ladder truck, 4 hose carriages; 1900 feet good leather hose; 1700 feet cotton; value of apparatus, \$10,000; a buildings owned, value \$25,000; 220 volunteer members, annual expenses, \$2000; bell and whistle alarm. Chief elected by companies. I. Yocom.

WATER SUPPLY—Reservoir, pumped up by water-power, capacity 36,000,000 gallons; 9½ miles street mains; diameter, 4 to 12 inches; smallest, 4 inches; 88 hydrants; pressure, 163 pounds; annual expenses of water department, \$12,000. L. F. Crumb, City Clerk.

Pennfield, Monroe Co., population *800; department consists of 1 hand engine, 1 hose carriage; 315 feet hose; 50 volunteer members. J. W. Jones.

WATER SUPPLY—2 reservoirs, supplied from roofs.

Penn Yan, Yates Co., population *4500; 1 steam engine; 1 hand engine; 4 hose carriages; 3000 feet good cotton hose; 110 volunteers; protective company, 18 men. Charles Hunter.

WATER SUPPLY—Water-works; 12 hydrants; 14 cisterns.

Perry, Wyoming Co., population *1200; buildings, brick and wood, one and a half to three stories; wooden roofs permitted; department consists of 1 hand engine, 5 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good linen hose; value of apparatus and supplies, \$1200; 60 volunteer members; expenses in 1887, \$100; bell alarm. G. R. Travers.

WATER SUPPLY—Creek. H. A. Cole, Town Clerk.

Phelps, Ontario Co., population 1369; area, 1000 acres; State law regulates sale and use of fire-works; frame and brick buildings, two and three stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck, 4 extinguishers; 800 feet hose, fair. Fred. Baker.

WATER SUPPLY—1 cistern, supplied by force pump from creek. John Watkins, Town Clerk.

Phoenix, Oswego Co., population *2200; area, 600 acres; fire limit, 600 acres; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 2 hose carriages; siamese couplings used; 350 feet rubber hose; 200 cotton; 200 linen; value of apparatus and supplies, \$1000; membership 47, all volunteers; bell alarm. Chief elected by village. W. J. Dougall.

WATER SUPPLY—River; water-works, direct pumping system; 1 mile of street mains; diameter, 2 to 4 inches; 10 hydrants; 60 pounds horse-power pump; annual expenses of water department, \$300. D. A. Brooks, Town Clerk.

Plattsburgh, Clinton Co., population *7000; 1 hand engine; 1 hook and ladder truck; 6 hose carriages; extension ladder; 3000 feet good leather and cotton rubber-lined and linen hose; electric alarm; volunteer department, 287 men. Henry Cardany.

WATER SUPPLY—Water-works; direct pressure; 62 hydrants; 2½ miles of mains; 2 reservoirs, capacity 7,000,000 gallons. D. C. Boynton, Chas. H. Heferman.

Port Byron, Cayuga Co., population *1300; 3 hose carriages; 1 hook and ladder truck; 1500 feet good linen hose; 200 feet poor; 35 men, volunteers.

WATER SUPPLY—Direct pumping; 1 reservoir; 900,000 gallons capacity; 1¼ miles mains and supply pipes; 26 hydrants. R. M. Howard.

Report of 1887.

Port Chester, Westchester Co., population *5000; 2 hand engines; 1 hook and ladder truck; a hose carriages; 2000 feet good rubber hose; 300 men, volunteers. Geo. A. Fish.

WATER SUPPLY—Harbor, mill stream and 9 cisterns, 100,000 gallons capacity per diem; water-works of Greenwich, Conn., also used; pressure, 125 pounds. John W. Loursbrey, J. H. Gilbert.

Port Henry, Essex Co., population *2550; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1300 feet fair rubber hose; 750 feet good cotton; volunteer department, 100 men. Thos. McCabe.

WATER SUPPLY—Water-works; 2 hydrants. F. S. Witherbee, M. E. Carr.

Port Jefferson, Suffolk Co., population 1724; buildings, wood, two stories; 1 hook and ladder

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truck; force pump; value of apparatus and supplies, \$1000; members 50; bell alarm. A. Y. Metur.

WATER SUPPLY—Spring, cis'ern and harbor.

Port Jervis, Orange Co., population *10,000; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; 2500 feet leather hose, good; value of apparatus and supplies, \$8000; buildings, \$12,000; membership 250, volunteers; annual expenses, \$500; steam whistle alarm. Chief elected by members.

WATER SUPPLY—2 reservoirs, supplied by brook and inexhaustible springs; gravity; diameter of mains, 4 to 15 inches; 140 hydrants; pressure, 56 pounds; annual expenses of water department, \$2000.

Report of 1887.

Port Leyden, Lewis Co., population *1100; buildings, brick and wood, one and one-half to two and one-half stories; department consists of 1 hand engine, 1 hose carriage; 200 feet linen hose, good; 300 feet leather, fair; members 19, all volunteers; bell alarm. J. N. Williams, Jr.

WATER SUPPLY—River and canal. M. H. Bibbins, Village Clerk.

Port Richmond, Richmond Co. See New Brighton.

Port Washington, Queens Co., population 1039; 1 company, 54 members; negotiating for a hook and ladder truck. S. B. Strickland.

WATER SUPPLY—River, pond and cisterns. H. Roslyn, Village Clerk.

Potsdam, St. Lawrence Co., population 3500; 1 hook and ladder truck; 3 hose carriages; 2600 feet good linen hose; 300 feet good leather; 100 volunteers. M. Hughes.

WATER SUPPLY—Water-works, direct pumping system; river; $4\frac{1}{2}$ miles of street mains and supply pipes; 34 hydrants. D. A. B. Bailey, J. L. Brown.

Poughkeepsie, Dutchess Co., population 20,207; area and fire limit, 2560 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick, two and a half stories; department consists of 2 steam engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 5000 feet good leather hose; 2900 feet poor; value of apparatus and supplies, \$20,000; 8 buildings owned, value \$24,000; 310 members; full paid, 3; part paid, 6; annual expenses, \$3,415.37; bell alarm. Chief elected by department.

WATER SUPPLY—1 reservoir, supplied by pump from Hudson river; capacity, 12,000,000 gallons; 31 miles of street mains; diameter, 6 to 16 inches; 326 hydrants; pressure, 120 pounds; annual expenses of water department, \$16,000.

Report of 1887.

Pulaski, Oswego Co., population *1600; fire limit, 30 acres; department consists of 2 hand engines, 1 hose carriage; 800 feet rubber hose; siamese couplings used; value of apparatus and supplies, \$2500; 1 building used; 40 volunteer members; bell alarm. Chief appointed by trustees. John Pohnman.

WATER SUPPLY—River and cistern; spring brook. S. Meacham, Village Clerk.

Ramapo, Rockland Co., population *5000; 1 hand fire engine; 6 chemical hand extinguishers; 1 steam pump. C. T. Pierson.

WATER SUPPLY—Reservoir.

Randolph, Cattaraugus Co., population 1111; 4 chemical extinguishers; 1200 feet fire hose; 1 hose carriage; 1 hose jumper; 1 hook and ladder outfit; 65 firemen. Charles H. Sheldon.

WATER SUPPLY—Springs supplying a large reservoir; 34 plugs; pressure, 96 pounds.

Rensselaerville, Albany Co., population 248; ladders and hooks. Report of 1887.

Rhinebeck, Dutchess Co., population 1569; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber hose. 600 feet poor; 300 feet good cotton; 400 feet good leather; 200 feet good linen; 3 men, paid part time; 79 volunteers. H. W. Secor.

WATER SUPPLY—20 cisterns. Jacob H. Potterburgh, Town Clerk.

Richfield Springs, Otsego Co., population *1700; 15 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good linen hose; volunteer department, 100 men. Edgar Cary.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs; 3 miles of street mains and supply pipes; 30 hydrants. S. F. Cole, J. D. Reed.

Riverhead, Suffolk Co., population (village) 2; 200; 1 steam engine; 4 hand engines; 5 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 400 feet good rubber hose; 1400 feet good linen hose; 100 feet poor linen hose; 50 feet poor leather hose; 118 volunteer members. Oliver A. Terry.

WATER SUPPLY—River (reaching all business parts of village); 3 cisterns, 30,000 gallons capacity; 10 fire wells. John Bagshaw, Town Clerk.

Rochester, Monroe Co., population *125,000; area, 11,161 acres; fire limit, 10,000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, three to eleven stories; dwellings, wood and brick, two to three stories; department consists of 4 steam engines, 1 chemical engine, 6 chemical hand extinguishers; 3 hook and ladder trucks, 7 hose carriages; siamese couplings used; 20,000 feet good linen hose; 2000 feet linen, second class; 32 hoses; value of apparatus and supplies, \$86,000; 11 buildings in use, owned by city; value, \$150,000; membership, 138; full paid members, 66; annual expenses, \$80,000; telegraph alarm, 103 street boxes. Chief elected by executive board. S. Bennis.

WATER SUPPLY—Gravity and direct pumping system; 190 miles of street mains and supply pipes; diameter, 4 to 20 inches; 1713 hydrants; pressure, 70 to 115 pounds; annual expenses of water department, \$30,000. J. Nelson Tubbs, T. J. Neville.

Rockville Centre, Queens Co., population 1882; area, 1500 acres; fire limit, same; frame buildings; 1 hook and ladder truck; value of apparatus, etc., \$1000; 1 building used; value, \$800; 40 volunteer members; bell alarm. L. J. Sammond.

WATER SUPPLY—Wells.

Rome, Oneida Co., population 12,194; department consists of 1 hook and ladder truck, 4 hose carriages; 3820 feet good cotton hose; 150 feet, second-class; 800 feet leather and rubber, third-class; 5 hoses, 4 owned by city; membership, 11 paid full time, 120 volunteers; telegraph alarm, 27 stations. Jay Bates.

WATER SUPPLY—River; direct pumping and reservoir system; 1 reservoir, 9,000,000 gallons capacity; 16 miles mains; 141 hydrants. Chas. Hayden.

Rondout, Ulster Co. See Kingston.

Roslyn, Queens Co., population 1101; 1 hook and ladder truck; bucket cart; 30 members. J. S. Hicks.

WATER SUPPLY—Wells and ponds. Samuel Hooper, Town Clerk.

Russia, Herkimer Co., population 2277; buildings, wood, one to two stories; 1 hand force pump; bell alarm.

WATER SUPPLY—Wells and cisterns. L. F. Carpenter, Town Clerk.

Rye, Westchester Co., population 3322; area, 1400 acres; fire limit, same; fireworks ordinance; fire wardens investigate causes of fires; frame buildings, three stories; shingle roofs; department consists of 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 500 feet rubber hose, good; value of apparatus and supplies, \$3500; 1 building owned; membership 50, all volunteers; bell alarm. Chief elected by members. T. Suiffin.

WATER SUPPLY—Water-works. Wilford Purdy, Town Clerk.

Sackett's Harbor, Jefferson Co., population 885; area, 2000 acres; causes of fires investigated; mercantile buildings, brick, two and one-half stories; shingle roofs; dwellings, wood, two and one-half stories; department consists of 1 hand engine, 1 hose carriage; 450 feet rubber hose, good; 150 feet leather, good; 200 feet poor; new apparatus to be purchased; value of apparatus and supplies, \$2000; 1 building owned, value \$1200; membership 30, 2 paid; annual expenses, \$85; bell alarm.

WATER SUPPLY—Wells, reservoirs and lake. Weber McKee, Town Clerk.

Sag Harbor, Suffolk Co., population 1996; buildings, brick and frame, two and a half and three stories; wooden roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 100 feet rubber hose, good; 450 feet cotton, good; 350 feet linen, good; value of apparatus and supplies, \$2000; membership 85, all volunteers; annual expenses, \$320; bell and whistle alarm. Wm. Bassender.

WATER SUPPLY—Wells; 200 feet pipe; 2 hydrants. T. Cunningham, Town Clerk.

Salamasca, Cattaraugus Co., population *4000; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 500 feet rubber hose; 3100 feet cotton, good; value of apparatus and supplies, \$15,000; buildings, \$2000; membership 180, volunteers; annual expenses, \$2000; bell alarm. Chief elected by department. F. R. Stillman.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs; 4 miles street mains and supply pipes; diameter, 4 to 10 inches; 55 hydrants; pressure, 110 pounds; paid \$1250 to water company for water for fire purpose. A. H. Krieger, Jas. Mulcoy.

Salem, Washington Co., population 1410; area, 2560 acres; fireworks ordinance; frame buildings, two stories, slate roofs; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose; value of apparatus and supplies, \$7000; 1 building owned by department, value \$2000; 2 buildings rented; membership 150, all volunteers; annual expenses, \$150; bell alarm. Chief elected by members. S. W. Russell.

WATER SUPPLY—Wells. S. W. Russell, Jr., Village Clerk.

Sandy Hill, Washington Co., population *3000; 1 steam engine; 2 hose carriages; 1250 feet good cotton hose; 2 men paid full time, 65 volunteers. S. H. Parks.

WATER SUPPLY—River, canal and 12 cisterns. H. N. Rogers, Town Clerk.

Saratoga Springs, Saratoga Co., population *13,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; wooden roofs permitted outside of fire limits; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hose wagons in active service, with a steam engine; 1 hose wagon in reserve; apparatus drawn by horses; 4,200 feet good cotton hose; value of apparatus, \$18,000; 2 buildings owned by department, value \$24,000; membership 35, part paid; annual expenses, \$8000;

fire alarm telegraph, 21 street boxes. Chief elected by board of fire commissioners of the village. E. J. Shadwick.

WATER SUPPLY—Direct pumping system; number of miles street mains, 24; diameter of largest, 20 inches; smallest, 3 inches; 195 hydrants; pressure, 110 pounds; running expenses of water department about \$9000. G. F. Bacon, S. F. Corey.

Saugerties, Ulster Co., population *4000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 1000 feet good rubber hose; volunteer department, 175 men. B. M. Frelich.

WATER SUPPLY—7 cisterns; water-works; gravity pressure; 50 hydrants. J. M. Low, M. Frelich.

Savannah, Wayne Co., population 1867; buildings, wood, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; value of apparatus and supplies, \$750; members 40, all volunteers; bell alarm. A. S. Farnin.

WATER SUPPLY—1 reservoir. A. P. Smith, Village Clerk.

Sayville, Suffolk Co., population *2000; area, 8000 acres; fire limit, 3000 acres; mercantile buildings, frame, two and a half stories; wooden roofs permitted; dwellings, two to three stories; department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; value of building, \$400; 40 volunteer members; whistle alarm. Chief elected by members.

WATER SUPPLY—Wells.

Schaghticoke, Rensselaer Co., population 1275; buildings, brick and wood, two stories; force pumps; bell alarm. S. S. Congdon.

WATER SUPPLY—River. T. J. Willy, Village Clerk.

Schenectady, Schenectady Co., population *23,000; fireworks ordinance; causes of fire investigated; buildings, brick and frame, two and three stories; department consists of 1 steamer, 1 fireboat, 1 hook and ladder truck; 5000 feet cotton hose; 800 feet good leather; value of apparatus and supplies, \$55,000; 150 volunteer members; expenses in 1887, \$1000; whistle alarm. Chief elected by council. John A. Vedder.

WATER SUPPLY—Direct pumping system; 15 cisterns; 2 pumps; 20 miles street mains; diameter, 4 to 16 inches; 160 hydrants, pressure 95 pounds; annual expenses of water department, \$12,000. M. O. Calwell. R. G. Glinn.

Schoharie, Schoharie Co., population 1188; area, 2650 acres; fire limit, same; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 900 feet leather hose, good; value of apparatus and supplies, \$2200; 1 building in use, value \$4500; 60 volunteer members; annual expenses, \$100; bell alarm. Chief elected by company. A. H. Farquhar.

WATER SUPPLY—7 cisterns supplied from buildings; capacity, 1200 gallons daily; driven well; hydrants and brook. R. N. Stafford, Town Clerk.

Schuylersville, Saratoga Co., population 1617; area, 200 acres; fire limit, same; fireworks ordinance; and for investigating causes of fire; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 2 hand engines, 10 chemical hand extinguishers, 2 hose carriages; 600 feet good rubber hose; 1000 feet good leather; 560 feet poor; 1 building owned by department, value \$5000; 70 volunteer members; annual expenses, \$1000; bell alarm. Chief elected by board of trustees. J. J. Coranagh.

WATER SUPPLY—4 reservoirs and 1 force pump; 800 feet of 6-inch iron pipe, with hydrants attached;

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fed by reservoir upon the hill back of the village; water drawn from well 200 feet deep. E. C. Bulford, G. R. Salisbury.

Scottsville, Monroe Co., population *800; causes of fires investigated; brick and frame buildings, two stories; shingle roofs; department consists of 1 hand engine, 1 supply wagon, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet linen hose, good; value of apparatus and supplies, \$8000; membership 60, all volunteers; annual expenses, \$300; bell alarm. Chief elected by department. I. W. Salyards.

WATER SUPPLY—Creek; mill race. J. J. Wein-gard, Town Clerk.

Seneca Falls, Seneca Co., population *7000; 2 steam engines; 1 hand engine; 1 chemical engine; 5 hose carts; 1 hook and ladder truck; 1 protective wagon; 2200 feet cotton hose, good; 1500 poor; 22 men paid, call men, 150 volunteers; 2 horses. N. N. Rumsey.

WATER SUPPLY—River and canal; 26 cisterns; 5000 feet private street mains; 22 hydrants. C. Silsby, Village Clerk.

Sherburne, Chenango Co., population 944; area, 1200 acres; fire limit, same; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 hand engines, 3 hose carriages; siamese couplings used; 400 feet rubber hose; 500 cotton; 250 leather; value of apparatus and supplies, \$1200; membership 75, all volunteers; annual expenses, \$50; bell alarm. Chief elected by members. L. A. Blanding.

WATER SUPPLY—Gravity; 4 miles mains; 18 hydrants; 105 pounds pressure. Wm. E. Davis, John H. O'Brien.

Sherman, Chautauqua Co., population *1000; department consists of 1 hand engine, a chemical extinguisher; 650 feet hose. A. G. Saxton.

WATER SUPPLY—Creek and 2 reservoirs, 250 barrels capacity. Thomas J. Newell, Town Clerk.

Silver Creek, Chautauqua Co., population 1500; buildings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet cotton hose, good; value of apparatus and supplies, \$3000; members 65; expenses in 1887, \$90; bell alarm. F. B. Porter.

WATER SUPPLY—2 creeks and Lake Erie. Wm. Bartlett, Village Clerk.

Sing Sing, Westchester Co., population 6578; area and fire limit, 560 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; wooden roofs permitted; dwellings, wood, two and three stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 700 feet good rubber hose, 200 poor; 1000 feet good leather hose; 100 feet cotton, poor; value of apparatus and supplies, \$10,000; 3 building owned, value \$2500; membership, 100; 2 paid; annual expenses, \$650; bell alarm. Chief elected by members. A. E. Smith.

WATER SUPPLY—Water-works; gravity pressure; 4 reservoirs, supplied from springs and brooks; capacity, 6000 gallons daily; cisterns supplied from roofs; capacity, 6000 gallons daily; street mains; diameter, 4 inches; 1 hydrant; pressure, 30 pounds. Henry Austin, Town Clerk.

Skaneateles, Onondaga Co., population *2000; area and fire limit, 640 acres; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 2 hand engines, 3 hose carriages; 500 feet leather hose; 500 feet good rubber hose; 100 poor; value of apparatus and supplies, \$3000; 60 volunteer mem-

bers; bell alarm. Chief elected by company, appointed by trustees. J. C. Stephenson.

WATER SUPPLY—Skaneateles lake and outlet and 3 reservoirs. Charles R. Milford, Village Clerk.

Southampton, Suffolk Co., population 945; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, with ladders; 250 feet good cotton hose; value of apparatus and supplies, \$800; 24 volunteer members; bell alarm. Oscar L. Howell.

WATER SUPPLY—Fire wells and cisterns. L. Borden.

South Nyack, Rockland Co. See Nyack.

Southold, Suffolk Co., population 1222; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck; 450 feet good linen hose; value of apparatus and supplies, \$700; 60 volunteer members; bell alarm; A. R. Vail.

WATER SUPPLY—Wells and cisterns. W. A. Cochran, Town Clerk.

Spring Valley, Rockland Co., population 1000; area and fire limit, 640 acres; frame buildings, two and a half stories; shingle roofs permitted; department consists of 2 hand engines, 1 hose carriage; 100 feet good cotton hose; 80 poor; 200 feet good leather hose; 50 poor; value of apparatus and supplies, \$2400; 1 building owned, value \$100; membership 40, volunteers; annual expenses, \$75; alarm bell. Chief elected by department. L. R. Brooks.

WATER SUPPLY—Brook and cistern.

Springville, Erie Co., population *2000, area, 640 acres; fire limit, 50 acres; frame and brick buildings, two and three stories; wooden roofs; department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 800 feet hose, in good condition; value of apparatus and supplies, \$1650; annual rent for buildings, \$100; membership 100, all volunteers; annual expenses, \$250; bell alarm. Chief elected by members. Geo. H. Barker.

WATER SUPPLY—Water-works; Holly system. C. J. Shuttleworth, A. R. Taber.

Stamford, De'aware Co., population *800; department consists of 1 hand engine, 1 hose carriage; 550 feet good cotton hose; 200 feet poor leather; membership 25, all volunteers; 1 building in use. D. Chichester.

WATER SUPPLY—Reservoirs. J. Millian, Town Clerk.

Stapleton, Richmond Co. See Edgewater.

Stillwater, Saratoga Co., buildings, brick and frame, two and three stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; 600 feet good rubber hose; 200 poor; 250 good cotton; value of apparatus and supplies, \$6000; members, 57, volunteers; expenses in 1887, \$500; bell alarm. John Ward.

WATER SUPPLY—Hudson river and canal. M. G. Hewett, Village Clerk.

St. Johnsville, Montgomery Co., population *2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 550 feet good cotton hose; 500 feet poor; 123 men, volunteers.

WATER SUPPLY—9 cisterns. F. S. Morburn, Town Clerk.

Suspension Bridge, Niagara Co., population 2476; area, 650 acres; fire limit, 600 acres; fire wardens investigate causes of fires; mercantile buildings, brick and stone, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck; 3 hose carriages; 600 feet cotton hose; 800 feet good leather hose; value of apparatus, \$3100; 1 building owned by de-

partment, value \$1000; 85 volunteer members; annual expenses, \$175; bell alarm. Chief elected by village. O. R. Sackett.

WATER SUPPLY—Direct pumping system; 7 miles street mains and supply pipes; diameter of largest, 14 inches; smallest, 4 inches; 50 hydrants (double); hydrant pressure, 125 pounds; annual expenses of water department, \$4595. P. Seymore, C. F. Liscome.

Syracuse, Onondaga Co., population *85,000 area, 9000 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick, three to five stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 6 steam engines, 1 chemical engine, 4 chemical hand extinguishers, a hook and ladder trucks, 6 hose carriages; 8500 feet good cotton hose; 23 horses; membership 49, full paid; annual expenses, \$75,000; telephone and telegraph alarm, 61 street boxes. Chief elected by commissioners. Henry Reiley.

WATER SUPPLY—Water-works; 5 reservoirs, supplied from springs and pumps, capacity 266,000-000 gallons daily; 46 miles street mains; diameter, 4 to 30 inches; 375 hydrants; pressure, 45 pounds; annual expenses of water department, \$26,000. D. S. Brice, H. W. Bannister.

Tarrytown, Westchester Co., population 3025; buildings, brick and wood, three stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 6 hose carriages; 3500 feet of good hose; 1 hand engine; value of apparatus and supplies, \$6000; 3 buildings used; annual rent, \$1100; value \$5000; 95 volunteer members; annual expenses, \$1000; bell alarm. Chief elected by department. Nelson D. McCutchin.

WATER SUPPLY—1 reservoir, supplied by pumping from well; capacity, 200,000 gallons daily; 3 miles street mains; diameter, 4 to 10 inches; 24 hydrants; pressure, 128 pounds; annual expenses of water department, \$1800. S. Bird, Warren C. Brown.

Ticonderoga, Essex Co., population 3304; area, 630 acres; fire limit, 100 acres; mercantile buildings, brick, two to four stories; metal roofs; dwellings, frame, one and a half and two stories; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; number feet servicable hose, 700 cotton, 950 linen, rubber-lined; value of apparatus, \$3500; 1 building owned by department, value \$1000; 48 volunteer members; bell alarm. C. S. Mickle.

WATER SUPPLY—Water-works; 1 reservoir; 3½ miles street main; diameter of largest, 8 inches; smallest, 4 inches; number of hydrants, 12; pressure, 100 pounds. C. E. Bennett, J. C. Fenton.

Tompkinsville, Richmond Co. See Edgewater.

Tonawanda, Erie Co., population 10,000; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame and brick, two stories; department consists of 2 steam engines, 1 hand engine, a hook and ladder trucks, 6 hose carriages; siamese couplings used; 3500 feet good linen hose; 1000 feet good leather hose; 215 volunteer members; annual expenses, \$3000; telegraph alarm. Chief appointed by department. J. O. Day, M. J. Wattengh.

WATER SUPPLY—Direct system; 2 sets compound duplex pumps, each of 2,000,000 gallons capacity, 8,000,000 gallons in 24 hours if needed; pump boilers and main pipes all duplicated; diameter of pipes, 4 to 12 inches; 16 miles street mains; 175 hydrants; 100 to 200 pounds pressure; annual expenses of water department, \$8000. Tonawanda Water-works Co., Charles J. Hagen.

Tottenville, Richmond Co., population 1147; 1 engine; 1 hose cart; 1 hook and ladder truck; 1

force pump; 600 feet of good hose. Geo. Simonson.

WATER SUPPLY—Wells and cisterns. Geo. E. Rolle, Town Clerk.

Troy, Rensselaer Co., population 56,737; area, 3388 acres; fire limit, 530 acres; fireworks ordinance; mercantile buildings, brick, two to six stories; dwellings, brick and frame, two to three stories; department consists of 8 steam engines, 12 chemical hand extinguishers, a hook and ladder trucks, 8 hose carriages; siamese couplings used; 8200 feet good hose; 8000 poor; 23 horses; value apparatus and supplies, \$75,000; 10 buildings owned, value \$60,000; 1 rented at \$120 per year; membership 419, volunteers 388; annual expenses, \$53,588; telegraph alarm, 63 street boxes. Chief elected by commissioners, confirmed by council. J. L. Lane.

WATER SUPPLY—Reservoirs, supplied by pumping from Hudson river and from streams; 45 miles street mains and supply pipes; diameter, 3 to 36 inches; 436 hydrants; pressure, 20 to 80 pounds; annual expenses of water department, \$74,865. P. H. Baermann.

Report of 1887.

Trumansburgh, Tompkins Co., population 1376; 1 chemical engine; 1 hand engine; 1 hose carriage; 400 feet good rubber hose; 800 feet good cotton; membership 63, all volunteers. Geo. P. Becker.

WATER SUPPLY—Creek; 6 reservoirs. Frank Austin, Town Clerk.

Unadilla, Otsego Co., village population 1200; area, 1000 acres; brick and wood buildings; department; 1000 feet cotton hose.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs, supplied by springs; capacity, 250,000 gallons daily; wells; river; 1 mile of street mains; diameter of largest, 6 inches; smallest, 4 inches; 15 hydrants; water pressure, 65 pounds.

Union, Broome Co., population 737; area and fire limit, 640 acres; fireworks ordinance; causes of fires investigated; buildings, frame, two to three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 400 feet good cotton hose; 400 feet fair leather; 1 building owned, value \$1000; membership 85, volunteers; bell alarm. Chief elected at annual meeting. D. S. Mersereau.

WATER SUPPLY—4 cisterns, supplied from well; 1 large tub on wheels. R. Park, Town Clerk.

Union Springs, Cayuga Co., population 1220; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet hose; membership 100, volunteers. R. W. Tate.

WATER SUPPLY—Springs; ponds; cisterns; wells; reservoir. D. J. Bray, Town Clerk.

Upper Nyack, Rockland Co. See Nyack.

Utica, Oneida Co., population *40,000; area, 3200 acres; fire limit, 100 acres; causes of fires investigated; mercantile buildings, brick, four to seven stories; dwellings, brick and frame, two to three stories; department consists of 5 steam fire engines, 1 chemical engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 5750 feet good cotton hose; 2050 good leather hose; 19 horses; value of apparatus, etc., \$72,157.25; 10 buildings in use; value, \$28,000; membership 71, 17 paid full time, 54 part time; fire alarm telegraph, 48 street boxes. Chief appointed by commissioners. W. Dimbleby.

WATER SUPPLY—3 reservoirs, supplied by springs, capacity 2,000,000 gallons daily; gravity system water-works; 35 miles street mains; diameter, 3 to 30 inches; 196 hydrants; pressure, 25 to 70 pounds. C. W. Pratt, P. J. McQuade.

Valatie, Columbia Co., population *2000; 1 hand engine; 1 hose carriage; 1250 feet rubber-lined hose, good; 52 volunteers. D. Hilton.

WATER SUPPLY—1 cistern; 1 hydrant; creek; 3 force pumps.

NEW YORK—Continued.

Waddington, St. Lawrence Co., population 977; buildings, brick, stone and wood, one to three stories; department consists of 1 hand engine, 1 hose carriage; value of apparatus and supplies, \$2000; members 40; expenses in 1887, \$50; bell alarm. W. C. Jarelin.

WATER SUPPLY—St. Lawrence river and wells. Thos. Hargrave, Town Clerk.

Walden, Orange Co., population *3000; area and fire limit, 1053 acres; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 2 jumpers; siamese couplings used; 1500 feet rubber hose, good; 900 cotton, good; 100 leather, poor; value of apparatus and supplies, \$8000; 1 building owned, value \$7000; membership 105, volunteers; annual expenses, \$200; bell alarm. Chief elected by members.

WATER SUPPLY—Stream.

Walton, Delaware Co., population *3000 fire-works ordinance; causes of fires investigated; mercantile buildings, wood, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 500 feet cotton and 1050 feet leather hose, good; 150 poor; 1 building used; annual rent, \$50; value, \$1000; membership 90, all volunteers; bell and whistle alarm. Chief elected by members. J. D. Seely.

WATER SUPPLY—1 reservoir, supplied by brook and springs; gravity pressure; 5 miles street mains and supply pipes; diameter, 4 to 8 inches; 25 hydrants; pressure, 90 pounds. J. W. St. John, J. S. Ellis.

Wappinger's Falls, Dutchess Co., population *5000; department consists of 1 steam engine, 2 hand engines, 2 hose carriages; 2000 feet rubber and cotton hose, good; 600 feet poor; membership 70, all volunteers; 2 horses. J. O. Farrell.

WATER SUPPLY—Water-works; gravity; 1 reservoir; 10 hydrants. Wm. K. Roy, Town Clerk.

Warrensburg, Warren Co., population 1725; 3 chemical extinguishers.

WATER SUPPLY—Gravity pressure, 1½ miles of mains and supply pipes. Bates & Cole, R. G. Jarvis.

Warsaw, Wyoming Co., population *3000; area, 960 acres; fire limit, 400 acres; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2100 feet good hose; 1 building owned by department, value \$2000; membership 65, all volunteers; bell alarm. Chief elected by board of trustees. C. T. Watkins.

WATER SUPPLY—2 reservoirs, supplied by springs and brooks; gravity system; pressure, 150 pounds. O. L. Morris, N. S. Wells.

Warwick, Orange Co., population *1170; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two and three stories; department consists of 1 hose carriage, 2 jumpers; siamese couplings used; 400 feet good leather hose; 700 feet good cotton; value of apparatus and supplies, \$1200; 3 rooms used; membership 50, all volunteers; annual expenses, \$100. Chief elected by members. B. F. Vail.

WATER SUPPLY—Reservoir; gravity system; 4½ miles of street mains; diameter, 3 to 12 inches; 29 hydrants; annual expenses of water department, \$700. W. A. Hulse, J. McWilliams.

Waterford, Saratoga Co., population *5000; area, 50 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 3 hose carriages; 2800

feet good hose; 1 building used; membership 60, 2 paid; bell alarm. Chief elected by company, appointed by trustees. W. F. Holroyd.

WATER SUPPLY—Hydrants; canal and river; 8½ miles of street mains; 58 hydrants; pressure, 80 pounds. Wm. A. Dennis, P. Dandurand.

Waterloo, Seneca Co., population *5480; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 1 patrol carriage; 4 hose carriages; 1700 feet good rubber hose; 500 feet poor; 400 feet poor leather hose; volunteer department, 240 men; independent hydrant hose, 20 men. J. B. Gardiner.

WATER SUPPLY—Water works; Worthington pumps used; 50 hydrants. Geo. Clark; Weldon G. Cook.

Watertown, Jefferson Co., population *13,000; area, 5481 acres; fire limit, 2500 acres; fireworks ordinance; mercantile buildings, brick, five and six stories; slate and tin roofs; dwellings, frame and brick, two and three stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3500 feet good cotton hose; 2000 poor; 6 horses in use; value of apparatus and supplies, \$15,000; 2 buildings owned, 1 by city, value \$14,000; 2 rented; annual rent, \$700; value \$5000; 130 volunteer members; expenses in 1887, \$2729; telegraph alarm. Chief elected by department. J. L. McCarty.

WATER SUPPLY—Reservoir, supplied by pump. capacity 3,500,000 gallons daily; 18 miles street mains; diameter, 3 to 16 inches; 140 hydrants; pressure, 65 pounds; annual expenses of water department, \$17,000. A. Salisbury, W. D. Hanchette.

Waterville, Oneida Co., population *2000; buildings, wood and brick, from one to four stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 200 feet of good hose; 250 poor, value of apparatus and supplies, \$5000; 1 building owned, value \$4000; membership, 60, 3 paid; annual expenses, \$450; bell alarm. Chief elected by corporation. John F. Hamill.

WATER SUPPLY—Cisterns; water-works building. Henry Peck, Village Clerk.

Watkins, Schuyler Co., population *3000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1300 feet good rubber hose; 100 volunteers. Geo. O. Norman.

WATER SUPPLY—Lake, driven wells and 7 cisterns. E. A. Gillett, Town Clerk.

Waverly, Tioga Co., population *3000; area, 640 acres; mercantile buildings, brick, two and three stories; dwellings, wood and brick; two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good cotton hose; 1000 poor; 1 building used; 150 volunteer members; bell alarm. Chief elected by department. C. W. Jones.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; 8 miles street mains; diameter, 4 to 12 inches; 27 hydrants; pressure, 90 pounds. J. T. Sawyer, J. F. Shoemaker.

Wayland, Steuben Co., population *850; area, 640 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick; two stories; wooden buildings not permitted in fire limits; department consists of 3 chemical hand extinguishers, 1 hook and ladder truck; value of department buildings, \$2200; 36 volunteer members; bell alarm. H. L. Moore.

WATER SUPPLY—Wells. J. A. Morris, Town Clerk.

Weedsport, Cayuga Co., population *1800; area, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder

truck, 2 hose carriages; siamese couplings used; 900 feet rubber hose; 2000 feet good cotton hose; value of apparatus and supplies, \$8500; membership 70, 2 paid; annual expenses \$200; bell alarm. Chief elected by members. H. D. Brewster.

WATER SUPPLY—Canal, creek and reservoirs. H. D. Brown, Town Clerk.

Wellsville, Allegany Co., population *5000; department consists of 1 steam engine (in reserve), 1 hand engine (in reserve), 1 hook and ladder truck, 3 hose carriages; 3000 feet of good linen hose; 200 volunteer members. Wm. C. Clark.

WATER SUPPLY—Water-works; springs; gravity system; 6 miles mains; 31 hydrants; pressure, 85 pounds. Simons and Arnold, E. R. Allen.

West Brighton, Richmond Co. See New Brighton.

West Nyack, Rockland Co. See Nyack.

Westfield, Chautauqua Co., population 1924; area, 800 acres; fire limit, 480 acres; fireworks ordinance; causes of fires investigated; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 5 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet rubber hose; 200 feet good leather; value of apparatus and supplies, \$2000; 1 building owned, value \$3000; 100 volunteer members; annual expenses, \$150; bell alarm. Chief elected by department.

WATER SUPPLY—Reservoirs; gravity system; 1½ miles street mains; diameter, 4 to 6 inches; smallest, 4 inches; 12 hydrants; pressure, 15 pounds.

Report of 1887.

West Point, Orange Co., population 1131; buildings, brick, stone and frame, two stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 1500 feet good rubber hose; 4 horses, property of the U. S. Government; membership, all U. S. employees or enlisted men; electric alarm, 5 boxes. Post Quartermaster.

WATER SUPPLY—By 6 and 12-inch pipe from springs and streams to 4 reservoirs; 58,600 gallons capacity; gravity system; 6 miles mains; 15 hydrants; 30 pounds pressure. Capt. Price.

West Troy, Albany Co., population *13,000; area and fire limit, 856 acres; fireworks ordinance; causes of fires investigated; buildings, brick and wood, two and three stories; wooden roofs permitted; department consists of 3 steam engines, a chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 1000 feet good rubber hose; 600 poor; 3300 feet good cotton; 500 feet good leather; 350 poor; 3 hose; value of apparatus and supplies, \$19,150; 5 buildings owned, value \$21,200; membership, 195, 5 full paid, 3 part paid; expenses, \$5440; bell alarm. Chief appointed by commissioners. Lewis Smith.

WATER SUPPLY—Reservoir, canal and river; diameter of mains, 4 to 30 inches; 100 hydrants; pressure, 70 pounds; annual expenses of water department, \$10,000. H. B. Armstrong, Wm. Synan.

Whitehall, Washington Co., population *45,000; fire limit, 3840 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two and two and a half stories; department consists of 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; 4000 feet rubber hose, good; 350 feet poor; value of apparatus and supplies, \$25,000; 4 buildings owned, value \$6000; membership 175, 2 paid; annual expenses, \$1200; bell alarm; telephone connections with chief. Chief appointed by trustees. F. H. Gaylord.

WATER SUPPLY—Good water-works; creek;

canal and lake; 51 hydrants. C. M. Hotchkiss, Chas. Barker.

White Plains, Westchester Co., population 4500; 3 hand engines, 1 hook and ladder truck, 3 hose carriages; 2000 feet hose. Lewis C. Platt, Jr.

WATER SUPPLY—Water tower, Holly system. —Fasset, F. M. Thompson.

Whitesboro, Oneida Co., population 1370; buildings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 600 feet cotton hose, good; 300 feet leather hose, good; value of apparatus and supplies, \$5000; 50 members, 1 paid part time; expenses in 1887, \$400; engine bell alarm. Melvin Bancroft.

WATER SUPPLY—Canal and creek. Geo. A. Kirkland, City Clerk.

Whitestone, Queens Co., population 2500; department consists of 1 hook and ladder truck; membership 50; value of apparatus, \$1500. J. F. Merritt.

WATER SUPPLY—Cisterns.

Whitestown, Oneida Co., population *1498; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 500 feet rubber hose, good; 500 feet linen hose, good; 20 feet poor; 500 feet cotton; 500 feet leather, good; 200 feet poor; value of apparatus and supplies, \$6000; 1 building owned, value \$1500; membership 38, volunteers; annual expenses, \$600; bell alarm. Chief elected by village trustees.

WATER SUPPLY—Canal.

Report of 1887.

Whitney's Point, Broome Co., population *1100; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steamer, 1 hand engine, 2 hose carriages; 1400 feet good cotton hose; 300 feet poor rubber; value of apparatus and supplies, \$2090; 1 building, value \$2500; membership 75, all volunteers; annual expenses, \$250; bell and whistle alarm. Chief elected by members. S. E. Birdsall.

WATER SUPPLY—River and wells. D. L. Maxfield, Village Clerk.

Willet's Point, Queens Co., buildings, wood, one to two stories; department consists of 1 steam engine, 2 hose carriages; 1250 feet good rubber hose; members, 350; bugle alarm.

WATER SUPPLY—Flushing water-works; cisterns; 14 hydrants; pressure, 60 pounds. Maj. W. R. King.

Williamsville, Erie Co., population 880; area, 640 acres; fire limit, same; fireworks ordinance; buildings, frame, one and a half to three stories; shingle roofs; department consists of 1 hand engine; 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 500 feet good linen hose; 100 feet good leather hose; 400 feet poor; value of apparatus and supplies, \$2000; membership 60, all volunteers; annual expenses, \$25; bell alarm. Chief appointed by trustees. H. M. Long.

WATER SUPPLY—2 reservoirs, supplied from creek; capacity, 750 barrels daily.

Windham, Greene Co., population *450; buildings, frame, two stories; wooden roofs permitted; 3 hand engines; siamese couplings used; 450 feet good leather hose; 200 feet poor; value of apparatus, \$800; 1 building owned, value \$50.

WATER SUPPLY—Creeks, wells and mill race. Addison J. Roach, Town Clerk.

Wolcott, Wayne Co., population *2500; buildings, wood or brick, two stories; department consists of 1 horse-power engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage;

NEW YORK—Continued.

1200 feet good cotton hose in use; value of fire apparatus, \$2500; 85 members. H. A. Grand.

WATER SUPPLY—Pond and cisterns; 5 reservoirs, capacity, 300 to 500 barrels each. G. A. Joiner, Town Clerk.

Worcester, Otsego Co., population *1000; buildings, brick and wood, two stories; 1 hose carriage; ladders and axes; 650 feet good cotton hose; value of apparatus and supplies, \$1000; 40 members; bell alarm. J. R. Pickett.

WATER SUPPLY—Lake; direct pressure; 1 mile street mains; 17 hydrants; pressure, 70 pounds. J. T. Hadsell, William Fern.

Yonkers, Westchester Co., population *25,000; area, 11,000 acres; fire limit, 5120 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, wood and brick, two and three stories; department consists of 2 hand engines, a chemical fire extinguishers, 1 hook and ladder truck, 6 hose carriages in use, 2 extra; 3900 feet good cotton hose; 300 poor; 1450 feet good rubber; value of apparatus and supplies, \$15,000; 7 buildings owned, value about \$60,000; 315 volunteer members; annual expenses, \$3500; bell alarm. Chief elected by members.

WATER SUPPLY—1 storage reservoir, capacity 400,000,000 gallons, supplies low and high service works; two low service pumps, 2,250,000 and 3,500,000 gallons capacity in 24 hours; pumps to mains and to distributing reservoir, 4,000,000 gallons capacity, 300 feet above the river; one 1,000,000 gallon pump for high service works, takes water from the low service distributing reservoir and raises it 125 feet into a tank holding 40,000 gallons; 363 hydrants; pressure varies from 50 to 125 pounds; 3 1/2 miles street mains; diameter of largest, 18 inches; annual expenses of water department, \$19,195. W. W. Wilson.

Report of 1887.

The following places have no fire protection. **Allegany**, Cattaraugus Co., population 1049. **Altona**, Clinton Co., population 1200. **Augusta**,

Oneida Co., population 2171. **Bangor**, Franklin Co., population 2440. **Beekmantown**, Clinton Co., population 2644. **Bridgehampton**, Suffolk Co., population *1500. **Canarsie**, Kings Co., population 1760. **Candor**, Tioga Co., population 4323. **Carmel**, Putnam Co., population 2811. **Chester Orange Co.**, population 1200. **Chemung**, Chemung Co., population 2008. **Clarence**, Erie Co., population 3495. **Clay**, Onondaga Co., population 2910. **Cold Springs**, Putnam Co., population 2111. **Groghan**, Lewis Co., population 3374. **Dickinson**, Franklin Co., population 2329. **Duranesburg**, Schenectady Co., population 2095. **Dundee**, Yates Co., population 1025. **East Syracuse**, Onondaga Co., population 1800. **Ephratah**, Fulton Co., population 2157. **Esopus**, Ulster Co., population 4736. **Fallsburg**, Sullivan Co., population 2045. **Glenham**, Dutchess Co., population *1000. **Great Neck**, Queens Co., population 1112. **Hancock**, Delaware Co., population 2238. **Harts Falls**, Rensselaer Co., population 1275. **Havana**, Schuyler Co., population 1700. **Hector**, Schuyler Co., population 505. **Highland**, Ulster Co., population *1500. **Holland**, Erie Co., population 1720. **Lisle**, Broome Co., population 2399. **Liverpool**, Onondaga Co., population 1350. **Livingston**, Columbia Co., population 2060. **Marlborough**, Ulster Co., population 1250. **New Lebanon**, Columbia Co., population 2245. **New Paltz**, Ulster Co., population 1958. **Norfolk**, St. Lawrence Co., population 2471. **Northport**, Suffolk Co., population 1381. **Ontario**, Wayne Co., population 2062. **Oyster Bay**, Queens Co., population *1500. **Peru**, Clinton Co., population 2610. **Philmont**, Columbia Co., population 1343. **Pittstown**, Rensselaer Co., population 4095. **Port Ewen**, Ulster Co., population 1580. **Romulus**, Seneca Co., population 2765. **Russell**, St. Lawrence Co., population 2403. **Sodus**, Wayne Co., population *1000. **South Glens Falls**, Saratoga Co., population *1500. **Stuyvestant**, Columbia Co., population 2097. **Three Mile Bay**, Jefferson Co., population 1041. **Tivoli**, Dutchess Co., population 1254. **Verplanck**, Westchester Co., population 1337. **Vestal**, Broome Co., population *2000. **Washington**, Dutchess Co., population 2797. **Westport**, Essex Co., population 1736. **Williamstown**, Oswego Co., population 1833.

NORTH CAROLINA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Asheville, Buncombe Co., population 8000; area, 1500 acres; fire limit, 40 acres; buildings, frame and brick, two and three stories; 2 hose carts; 1 hook and ladder truck; 2450 feet good hose; 40 volunteer members; bell alarm. Chief elected by aldermen. James P. Sawyer.

WATER SUPPLY—Wells; water-works; 1 reservoir; capacity of reservoir, 350,000 gallons; gravity pressure; capacity of stand-pipe, 750,000 gallons; 5 miles street mains; diameter, 4 to 10 inches; 44 hydrants. J. A. Boardman, F. M. Miller.

Charlotte, Mecklenburg Co., population *11,000; area, 1000 acres; fire limit, 16 blocks; sale and use of fireworks prohibited; causes of fires investigated; mercantile buildings, brick, two and four stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriage; siamese couplings used; 3,200 feet rubber hose, in good condition; 500 feet poor; 3 horses; value of apparatus and supplies, \$35,000; membership of department, 45; 14 paid call members; fire alarm, 20 boxes; expense not known; new department since July 15. Chief elected by board of aldermen. P. F. Asbeery.

WATER SUPPLY—Water-works; direct pumping

into stand-pipe; 4 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; 88 hydrants; annual expenses of water department, \$4400. D. P. Hutchison, Fred Nash.

Concord, Cabarrus Co., population 1264; department consists of 1 hook and ladder truck, 1 hose cart, 500 feet rubber hose; membership, 11. E. H. Hall.

WATER SUPPLY—Spring, having an outflow of 30,000 gallons daily; steam pump to tank; capacity, 30,000 gallons; 700 feet of mains; 8 double hydrants; water-works owned by a citizen who has a 25-year contract with the city. P. B. Futze, F. A. Archibole.

Durham, Durham Co., population *7000; area, 645 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, \$3000; 60 volunteer members; annual expenses, \$200; bell alarm. Chief elected by commissioners. R. D. Blacknall.

WATER SUPPLY—River; pump to reservoir; 3,000,000 gallons capacity; 13 miles of mains; 4 to

12 inches; 88 hydrants; pressure, 80 pounds. S. W. Holman, G. W. Woodward.

Elizabeth City, Pasquotank Co., population *4000; frame buildings; 1 hand engine; 1 hook and ladder truck; 1 hose cart; 200 feet hose. George S. Bell.

WATER SUPPLY—River, creek and cisterns. Monroe Whitbee, Town Clerk.

Fayetteville, Cumberland Co., population 3485; buildings, brick and frame; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 500 feet good rubber hose; 400 feet poor; 1000 feet good cotton; 100 feet good linen; value of apparatus and supplies, \$6000; membership, 1 paid full time, 4 paid part time, 55 volunteers; annual expenses, \$850; bell alarm.

WATER SUPPLY—Spring; gravity system; 3½ miles mains; 7 hydrants; 50 pounds pressure. S. W. Tillinghast.

Report of 1887.

Goldborough, Wayne Co., population *5000; area, 1000 acres; fire limit, 100 acres; fireworks ordinance; buildings, brick and frame, two stories; volunteer department, 75 members; department consists of 1 steam engine, 1 chemical engine, 2 hose carriages; siamese couplings used; 1500 feet good rubber hose; 2 hoses; value of apparatus and supplies, \$10,000; 1 building owned, value \$5000; annual expenses, \$1000; bell alarm. Chief elected by aldermen. Jas. J. Robinson.

WATER SUPPLY—Cisterns; 13 reservoirs; capacity, 20,000 gallons daily; water-works to be put in. T. H. Bain, City Clerk.

Greensboro, Guilford Co., population *5000; buildings, brick and wood, two and three stories; department consists of 1 steamer, 1 hand engine in reserve, 1 chemical engine, 3 hose carriages; 2000 feet good cotton hose; value of apparatus and supplies, \$5000; members, 30; bell alarm. C. F. Thomas.

WATER SUPPLY—Water-works; 3 reservoirs; capacity, 65,000 gallons; water-works in course of construction. John D. White, City Clerk.

Greenville, Pitt Co., population *1900; fireworks ordinance; buildings, frame, one and two stories; department consists of 1 hook and ladder truck; membership 25, volunteers.

WATER SUPPLY—Wells.

Henderson, Vance Co., population 3500; department consists of 1 hand engine, 1 hook and ladder truck; 500 feet good hose. A. W. Schaum.

WATER SUPPLY—5 cisterns. Reding Perrey, City Clerk.

Hickory, Catawba Co., population *1800; fire limits fixed; fireworks ordinance; department consists of 1 hand engine; no good hose; 25 members, volunteers.

WATER SUPPLY—1 cistern.

Kinston, Lenoir Co., population *2000; area, 300 acres; fireworks ordinance; buildings, frame and brick, two stories; volunteer department, 50 members; 1 chemical engine; 1 hose carriage; 1 hook and ladder truck; 500 feet good rubber hose; bell alarm; 1 building owned, value \$150; night police. Chief elected by members.

WATER SUPPLY—Good.

Lenoir, Caldwell Co., population *700; buildings, brick and wood, three stories; department consists of 1 steam engine; value of apparatus and supplies, \$125; members 12; bell alarm. J. A. Allen.

WATER SUPPLY—Cisterns. M. E. Shell, Town Clerk.

Lincolnton, Lincoln Co., population *1200; 1 hand engine; 100 feet cotton hose, good; 35 men, volunteers. T. H. Hake.

WATER SUPPLY—Wells. W. R. Edwards, Town Clerk.

Milton, Caswell Co., population *800; fireworks ordinance; department consists of 1 hand engine, 1 hose cart; 600 feet good linen hose; 80 volunteer members.

WATER SUPPLY—2 large cisterns, capacity 74,000 gallons; 13 private cisterns.

Monroe, Union Co., population *2000; fireworks ordinance; buildings, brick and frame, one, two and three stories; 1 steam engine; 2 hose carts; 1 hook and ladder truck; 1000 feet hose; 70 members; 2 hoses; bell alarm. R. V. Houston.

WATER SUPPLY—Reservoirs and stream; annual expenses of water department, \$1100. J. M. Stewart, Town Clerk.

Mooreville, Iredell Co.; 1 hook and ladder truck.

New Berne, Craven Co., population 6443; fire limit, 9 blocks; buildings within fire limit, brick and iron; department consists of 2 steam engines, 3 hose carriages; 2 hook and ladder trucks, 1500 feet of good rubber hose; 500 feet cotton, good; 6 horses; value of apparatus and supplies, \$1500; 3 buildings in use; value, \$4000; membership, 186; 110 white, 76 colored, volunteers; 4 men paid; annual expenses of department, \$2500; bell alarm. Chief elected by board of officers of department. E. M. Pavie.

WATER SUPPLY—2 rivers and 28 inexhaustible wells. Silas Fulcher, City Clerk.

Oxford, Granville Co., population, *3000; hook and ladder truck; no organized department.

WATER SUPPLY—Wells. W. O. Furman, Town Clerk.

Plymouth, Washington Co., population 1836; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 1000 feet of rubber hose, in good condition; 300 feet poor; value of apparatus and supplies, \$1500; membership, 35, all volunteers; bell alarm. E. R. Latham.

WATER SUPPLY—River and wells. Joseph Tucker, Town Clerk.

Raleigh, Wake Co., population *14,500; area, 1440 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick; height, two to four stories; wooden roofs permitted; dwellings wood, three stories; department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 2 hook and ladder trucks, 5 hose carriages; 2100 feet rubber hose, in good condition; 200 poor; 700 feet cotton, good; 500 feet leather hose; 5 horses; value of department apparatus and supplies, \$20,000; buildings owned by the city; membership of department 200, all volunteers; annual expenses of department, \$1000; bell alarm. Chief elected by city council. F. W. Blake.

WATER SUPPLY—Tower and direct pressure; 12 cisterns; capacity, 365,000 gallons; 120 hydrants; pressure, 45 to 90 pounds. Ed. Englehart, C. W. Lambeth.

Roldaville, Rockingham Co., population *3500; fireworks ordinance; causes of fires investigated; frame buildings not allowed in business part of town; brick buildings, six stories; department consists of 1 steam engine, 2 hose carriages; 1800 feet of good cotton hose; value of apparatus and supplies, engine-house, etc., \$15,000; members are paid for time served at fires. Chas. Derry.

WATER SUPPLY—Cisterns. W. B. Wray, City Clerk.

Salem, Forsyth Co., population *3000; fireworks ordinance; causes of fires investigated; buildings, brick and wood, one to five stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 3 hose carriages; 1000 feet rubber; 1200 cotton; 50 leather hose in good condition; membership 50; bell alarm. Chief elected by company. J. W. T. Schott.

WATER SUPPLY—2 reservoirs, capacity 450,000

NORTH CAROLINA—Continued.

gallons daily; 3 cisterns, supplied by pumps; diameter of mains, 2 to 6 inches; 36 hydrants. Col. Fries.

Salisbury, Rowan Co., population *4000; area; 740 acres; fire limit, same; fireworks ordinance, mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet hose; value of apparatus and supplies, \$5000; 1 building in use, annual rent \$100; value \$1000; membership 100, volunteers; bell alarm. Alex. Parker.

WATER SUPPLY—Stand pipe; capacity, 240,000 gallons; 58 hydrants; pressure, 60 pounds. E. H. Burlingame, D. R. Julian.

Statesville, Iredell Co., population *3000; frame and brick buildings, 1 steam engine, 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., \$500; 1 building owned, valued at \$1500. Chief elected.

WATER SUPPLY—Cisterns, with capacity of 60,000 gallons daily.

Tarborough, Edgecombe Co., population *2500; 1 hand engine; 1 chemical engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose; 175 men, volunteers.

WATER SUPPLY—Wells.
Report of 1887.

Warrenton, Warren Co., population *1200; 1 hook and ladder truck; 30 members, volunteers.

Washington, Beaufort Co., population *3000; 1 steamer; 4 hand engines; 1 hook and ladder truck; 3 hose carriages; 1900 feet leather hose; 500 feet rub-

ber, in good condition; volunteer department, 175 men. E. S. Hoyt.

WATER SUPPLY—River; 5 artesian wells. John Sparrow, City Clerk.

Wilmington, North Hanover Co., population *22,000; area, 2250 acres; fire limit, 460 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 3 steam engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; 4000 feet good linen hose; 1000 poor; 12 horses; value of apparatus and supplies, \$20,600; 7 buildings owned, value \$10,000; membership 300, volunteers; 6 full paid; annual expenses, \$12,000; telegraph alarm, 19 boxes. Chief elected by aldermen. J. G. Oldenbuttel.

WATER SUPPLY—Direct pumping and stand pipe system combined; 20 cisterns, supplied from pumps and hydrants; capacity, 240,000 gallons daily; 12½ miles street mains; diameter, 4 to 12 inches; 117 hydrants; pressure, 45 to 90 pounds; annual expenses of water department, \$7000. J. C. Chase, W. A. Wilson.

Winston, Forsyth Co., population *8000; 1 steam fire engine; 7 chemical extinguishers; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., \$500; 30 members, all volunteers; bell alarm. W. F. Keith.

WATER SUPPLY—Springs; reservoir; 4 miles street mains; diameter, 4 to 10 inches; 45 hydrants; pressure, 50 pounds. Geo. W. Minshaw, P. A. Wilson.

The following places have no fire protection: Beaufort, Carteret Co., population 2000. Edenton, Chowan Co., population *2000. Enfield, Halifax Co., population *1000. Franklinton, Franklin Co., population *1200. Newton, Catawba Co., population *1200. Southport, Brunswick Co., population 1008.

OHIO.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Ada, Hardin Co., population *2500; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet cotton hose, good; 60 men, volunteers. J. W. Karrode.

WATER SUPPLY—9 cisterns. A. Comrie, Town Clerk.

Akron, Summit Co., population *30,000; area, 3300 acres; fire limit, 44 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; wooden roofs permitted; dwellings, frame, one and a half to four stories; department consists of 4 steam engines, 1 hook and ladder truck, 4 hose carriages; 5500 feet rubber hose, good; 900 feet linen, good; 17 horses; value of apparatus, \$40,000; 4 buildings owned, value \$25,000; membership 73, 21 full paid, 52 part paid; annual expenses, \$36,000; telegraph alarm. Chief appointed by Mayor. J. Maunderbach.

WATER SUPPLY—Cisterns, supplied from water-works, capacity 448,000 gallons; 25 miles street mains; diameter, 4 to 16 inches; 192 hydrants; pressure, 20 to 85 pounds; owned by private company. Newton Ford, Town Clerk.

Alliance, Stark Co., population *7000; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 8 chemical extinguishers, a hook and ladder truck, 3 hose carts; 1750 feet rubber hose, good; value of apparatus and supplies, \$8000; member-

ship 60, 1 paid full time, 50 part time; annual expenses, \$500; bell alarm. A. G. Tanner.

WATER SUPPLY—Water-works; stand-pipe and direct pumping system; capacity of pump, 150,000 gallons; 6 miles mains; 51 hydrants; 50 to 100 pounds pressure. J. C. Reed, J. Culbertson.

Amherst, Lorain Co., population 3259; 1 hand engine; 1 hose carriage; 800 feet good rubber and leather hose; 60 men, volunteers. H. C. Smith.

WATER SUPPLY—6 cisterns. E. A. Steivold, Town Clerk.

Amtwerp, Paulding Co., population 1400; area, 2000 acres; buildings, brick and frame, one to three stories; department consists of 2 hand engines, 2 hose carriages; 700 feet good rubber hose; 250 poor; value of apparatus and supplies, \$2500; 1 building owned, value \$1500; members 25, volunteers; expenses in 1887, \$75; bell alarm. W. P. Wilson.

WATER SUPPLY—7 cisterns; capacity, 15,000 barrels; and canal; expenses for water department, \$25.

Ashland, Ashland Co., population 4000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1200 feet of good rubber hose; 200 feet poor leather hose; membership 45, volunteers. P. A. Myers.

WATER SUPPLY—16 cisterns. B. C. Miller, Town Clerk.

Ashtabula, Ashtabula Co., population *7500; area and fire limit, 3840 acres; mercantile buildings, wood and brick, two and three stories; shingle and tin roofs; dwellings, wood and brick, two stories; department consists of 2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 7 hose carts, 1 hook and ladder and 1 hand engine in reserve; 1000 feet new rubber hose; 300 feet good rubber hose; 1100 feet good cotton hose; 1000 feet old serviceable hose; value of apparatus and supplies, \$16,000; 2 buildings owned; membership 98, 2 members part paid, rest paid for time in service; expenses 1887, \$2305; bell alarm. Chief recommended by Mayor, confirmed by council. John C. Crosby.

WATER SUPPLY—42 cisterns, supplied from creek and other sources; total capacity, 15,700 barrels; water-works; 100 hydrants; direct pressure and stand pipe. E. J. Snow, F. C. Moore.

Athens, Athens Co., population 2457; fireworks ordinance; frame and brick buildings; 1 hook and ladder truck.

Report of 1887.

Barnesville, Belmont Co., population *2735; area, 640 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, a chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; 200 poor; value of apparatus and supplies, \$2000; 1 room in town building in use; value of building, \$10,000; 100 volunteer members; annual expenses, \$25; bell alarm. Chief elected by city council. H. S. Barnes.

WATER SUPPLY—18 cisterns, supplied from roofs; capacity, 10,800 gallons per day. A. Plumley, Town Clerk.

Batavia, Clermont Co., population 1015; buildings, frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 400 feet good rubber hose; value of apparatus and supplies, \$800; 50 volunteer members; bell alarm.

WATER SUPPLY—Cisterns.

Report of 1887.

Bellaire, Belmont Co., population 8025; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hook and ladder truck, 4 hose carriages, 2000 feet good rubber hose, 1800 feet poor; value of apparatus and supplies, \$28,000; 4 buildings owned, value \$2000; membership, 124; volunteer members, 120; annual expenses, \$23,000; bell alarm. Chief elected by wardens.

WATER SUPPLY—Reservoir, supplied by pumping from Ohio river; capacity, 700,000 gallons per day; 15 miles street mains; diameter, 6 to 12 inches; 250 hydrants; pressure, 178 pounds; annual expenses of water department, \$29,000. H. G. Wilson.

Report of 1887.

Bellefontaine, Logan Co., population *4200; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet cotton hose; 300 feet good rubber hose; 1 man paid full time, 2 men part; a horses. C. F. Martin.

WATER SUPPLY—Dam; 1 reservoir; 7½ miles mains; 73 hydrants; gravity pressure. C. F. Martin, R. B. Johnston.

Bellevue, Huron Co., population *3500; area, 2500 acres; fire limit, 400 acres; causes of fires investigated; fireworks ordinance; frame buildings, 2 stories; department consists of 1 steam fire engine, 1 hand fire engine, a hose carriages; 1000 feet rubber hose; 500 feet good cotton hose; 750 feet poor rubber; value of apparatus, etc., \$6500; 1 building

used, value \$6000; 50 volunteer members; 1 paid part time; bell alarm. H. E. Basfort.

WATER SUPPLY—Reservoirs; 3½ miles street mains; 21 hydrants; annual expenses of water department, \$2000. J. L. Painter, W. H. Dimick.

Berea, Cuyahoga Co., population 1682; fireworks ordinance; buildings, brick, frame and stone, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 200 feet good rubber hose; value of apparatus, \$800; buildings, \$5000; 25 volunteer members; annual expenses, \$50; bell alarm. W. Hennister.

WATER SUPPLY—River and tank. C. F. Lane, Town Clerk.

Bluffton, Allen Co., population *1500; 1 hook and ladder truck.

WATER SUPPLY—a large cisterns; capacity, 2500 barrels; stone quarries. W. A. Triplett, Town Clerk.

Bowling Green, Wood Co., population *3500; buildings, brick and frame, one and half to three stories; department consists of 2 chemical extinguishers, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1500 feet good cotton hose; value of apparatus and supplies \$2000. G. W. Gaghan.

WATER SUPPLY—1 town cistern and wells; water-works building. I. C. Taber, Town Clerk.

Brooklyn, Cuyahoga Co., population *3000; causes of fires investigated; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies \$700; 20 volunteer members; bell alarm. Chief elected by members.

WATER SUPPLY—Wells and cisterns.

Bryan, Williams Co., population *4000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber hose, 500 feet poor; 30 men paid 50 cents an hour, 2 full paid; 2 horses.

WATER SUPPLY—1 reservoir; 20 cisterns. S. Poeple, Town Clerk.

Bucyrus, Crawford Co., population *5700; 1 steam engine; 1 hook and ladder truck; 3 hose carriages, 2000 feet good rubber hose; 10 minute men. C. Scheib.

WATER SUPPLY—Water-works; direct pumping system; 8 miles mains; 73 hydrants; pressure, 120 pounds; 9 cisterns. Henry Miller, S. Welsh.

Cadiz, Harrison Co., population *2000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1800 feet good rubber hose; 50 volunteers, 3 paid. J. C. Glover.

WATER SUPPLY—7 cisterns; capacity, 3700 barrels. W. H. Lucas, Town Clerk.

Caledonia, Marion Co., population *672; brick and wood buildings, two stories; department consists of 1 hand engine, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, \$2000; 24 volunteer members; expenses in 1887, \$150; bell alarm. A. M. Dilts.

WATER SUPPLY—6 reservoirs; capacity, 200 barrels; 1 hydrant. J. E. Brocklesly.

Cambridge, Guernsey Co., population *3500; area, 240 acres; fire limit, 2500 acres; fireworks ordinance; mercantile buildings, brick, one and two stories; wooden roofs permitted; dwellings, frame and brick, one story; department consists of 1 steam engine, a hook and ladder trucks, a hose carriages; siamese couplings used; 1500 feet good cotton hose; 800 feet poor rubber; value of apparatus and supplies, \$8000; 120 members. 1 paid; annual expenses, \$800; bell alarm. Chief elected by department. F. M. Raymond.

WATER SUPPLY—9 cisterns, supplied by creek and steamer; capacity, 100 to 150 barrels daily; water-works under consideration. J. J. Lee, Town Clerk.

OHIO—Continued.

Canal Dover, Tuscarawas Co., population *3000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good hose; 90 volunteers. J. T. King.

WATER SUPPLY—Canal, mill-race and river; 8 cisterns. E. Hureck, Town Clerk.

Canal Fulton, Stark Co., population 1196; area, 600 acres; fire limit, 300 acres; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; brick and wood dwellings, one and two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 600 feet rubber hose; 900 feet good cotton hose; value of apparatus and supplies, \$5000; 1 building in use, value \$800; 40 members, 3 paid; annual expenses, \$300; bell alarm. Chief elected by council. Chas. Sorn, Sr.

WATER SUPPLY—Canal and river; 3 cisterns; capacity, 2000 gallons daily. J. W. Kirk, Jr., Town Clerk.

Canton, Stark Co., population 12,258; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 5000 feet good rubber hose; 1000 feet poor; a men paid full time, 248 men part paid; 3 horses.

WATER SUPPLY—Water-works; direct pumping system and direct pressure; 6 cisterns; 25 miles of mains and supply pipes; 150 hydrants. E. J. Laughlin.

Report of 1887.

Carey, Wyandot Co., population 1148; buildings, brick and frame, two stories; department consists of 1 hook and ladder truck, rubber buckets; value of apparatus and supplies, 600; members 40, volunteers; bell alarm. T. W. McClure.

WATER SUPPLY—Stream, wells and cisterns. E. G. Laughlin.

Celina, Mercer Co., population 1345; buildings, frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; 100 feet poor; 8 horses; value of apparatus and supplies, \$2000, membership 50, volunteers; annual expenses, \$100; bell alarm.

WATER SUPPLY—12 cisterns.

Chagrin Falls, Cuyahoga Co., population *1700; 1 hose carriage; 1 force pump; 1000 feet good rubber hose. A. E. Smith, Town Clerk.

Chicago Junction, Huron Co., population *1000; buildings, wood, two stories; shingle roofs; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 900 feet good cotton hose; 200 poor; 2 horses; members 40, volunteers; bell alarm. H. M. Sugler.

WATER SUPPLY—Cisterns and 2 reservoirs. J. J. Dennison.

Chillicothe, Ross Co., population *13,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and one-half stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 2 steam engines, 2 hose carriages, 1 combination ladder truck, with hose reel attached; 2500 feet hose, good; 5 horses; value of supplies and apparatus, \$43,000; 3 buildings owned, value \$12,000; membership, 6 men, full paid; annual expenses, \$65,000; telegraph alarm, 20 street boxes. Chief elected by council. Dan. Hammel.

WATER SUPPLY—1 reservoir; capacity, 3,500,000 gallons daily; 110 hydrants; 18 miles street mains; diameter 4 to 16 inches; pressure, 95 pounds. F. A. Stacey, C. A. Malone.

Cincinnati, Hamilton Co., population, *325,000; area and fire limit, 24 square miles; fireworks ordinance; causes of fires investigated; mercantile

buildings, brick, stone and wood, one to nine stories; wooden roofs permitted; dwellings, brick and wood, two and a half and three stories; department consists of 20 steam engines, 3 chemical engines, 14 chemical hand extinguishers, 7 hook and ladder trucks, 40 hose carriages; siamese couplings used; 30,000 feet hose with 5000 for reserve; 106 horses; 25 buildings owned; membership 216, full paid; expenses for 1887, \$282,969.51; telegraph alarm, 200 street boxes. Chief elected by commissioners. L. Wesbey.

WATER SUPPLY—Pumping system; 3 reservoirs and 3 tanks, supplied by pumping from the Ohio river; capacity, 32,000,000 gallons daily; 300 cisterns, supplied from reservoirs; 190 miles of street mains; diameter 4 to 40 inches; 1000 hydrants; pressure, 45 pounds. A. Moore, E. Henderson.

Circleville, Pickaway Co., population *9000; area, 640 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood and brick, one to two stories; department consists of 2 steam engines, 3 hose carriages; 1000 feet rubber hose, good; 1000 poor; 1000 feet cotton hose, good; 4 horses; value of apparatus and supplies, \$15,000; 1 building owned, value \$10,000; membership 5, full paid; annual expenses, \$3500; telephone alarm, 15 street boxes. Chief appointed by Mayor. Levi Hammil.

WATER SUPPLY—37 cisterns; capacity, 5000 gallons per day; water-works; reservoir; 102 hydrants. Wm. Doane, R. T. Dresback.

Cleveland, Cuyahoga Co., population *225,000; area, 18,880 acres; fire limit, 1400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, four stories; dwellings, wood, brick and stone, two stories; department consists of 16 steam engines (2 in reserve), 3 chemical engines, 12 chemical hand extinguishers, 5 hook and ladder trucks (1 in reserve), 1 fireboat, 15 hose carriages; siamese couplings used; 5500 feet rubber hose; 12,250 feet cotton hose, good; 86 horses; value of apparatus and supplies, \$186,000; buildings and lots, \$212,000; membership 179, full paid; annual expenses, \$217,067; telegraph and telephone alarm; 180 street boxes. Chief elected by commissioners. J. H. Dickinson.

WATER SUPPLY—2 reservoirs, supplied by engine from Lake Erie; capacity, 15,000,000 gallons daily; 150 cisterns; direct pumping and gravity; 130 miles street mains; diameter, 4 to 30 inches; 2368 hydrants; pressure at hydrants, 12 to 70 pounds; annual expenses, \$200,000. J. Whitelaw, C. P. Salen.

Clyde, Sandusky Co., population *2952; area, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, one and two stories, department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose; 1000 feet cotton hose, good; value of apparatus and supplies, \$6500; value of buildings used, \$4500; membership 60; bell alarm. Chief elected by companies, confirmed by council. N. T. Wilder.

WATER SUPPLY—Water-works; direct pressure; 2½ miles mains; 13 hydrants. W. C. Terry, C. T. Eaton.

Columbiana, Columbiana Co., population 1223; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 21 volunteer members; bell alarm. W. H. Barger.

WATER SUPPLY—Cisterns. J. W. Detwiler, Town Clerk.

Columbus, Franklin Co., population *30,000; area and fire limit, 7680 acres; fireworks ordinance; mercantile buildings, brick, six stories; wooden roofs permitted; dwellings, brick, two stories; de-

partment consists of 2 steam engines, 3 chemical engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 8 hose carriages; 10,000 feet good rubber hose; 25 horses; value of apparatus and supplies, \$30,000; value of buildings in use, \$125,000; membership 47, full paid; annual expenses \$45,000; telegraph alarm, 62 boxes. Chief appointed by Mayor, confirmed by council. D. D. Tresenrider.

WATER SUPPLY—Direct pumping system; 71 miles street mains; diameter, 4 to 24 inches; smallest, 4 inches; 570 hydrants; pressure 70 to 120 pounds; annual expenses of water department, \$35,000. A. H. McAlpine, H. E. Bryan.

Columbus Grove, Putnam Co., population 1392; brick and frame buildings; two stories; 1 hand fire engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; value of apparatus, \$2000; building, \$500; 100 volunteer members; bell alarm. Chief elected by companies, confirmed by council.

WATER SUPPLY—Cisterns. Report of 1887.

Conneaut, Ashtabula Co., population *2500; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 5 chemical hand extinguishers, 2 hose carriages; 500 feet good rubber hose; value of apparatus and supplies, \$2000; 1 building in use; membership 40; full paid, 15; part paid, 25; annual expenses, \$300; bell alarm. C. Hayward.

WATER SUPPLY—20 wells; 1 large cistern; capacity, 1000 barrels. J. R. Stenson, Corporation Clerk.

Covington, Miami Co., population *2000; 1 steam engine; volunteer company. George Drees.

WATER SUPPLY—10 cisterns; capacity, 500 barrels. W. F. Maier, Town Clerk.

Crestline, Crawford Co., population 4200; department consists of 1 hand engine, 2 hook and ladder trucks, 4 hose carriages; 1000 feet good rubber hose; 600 feet good cotton; members 90, volunteers. Fred. Kress.

WATER SUPPLY—Gravity pressure; 2 reservoirs; capacity, 3,000,000 gallons; 10 miles street mains; 33 hydrants. David Ogton.

Cuyahoga, Summit Co., population *3000; buildings, brick, two stories; department consists of 1 hook and ladder truck, 4 hose carriages, 10 chemical extinguishers; 1500 feet good rubber hose; value of apparatus and supplies, \$2500; members 27, volunteers; steam whistle alarm. T. A. Carney.

WATER SUPPLY—Direct pressure; 3 Holly pumps; 1 mile street mains; 25 hydrants. F. T. Heath.

Dayton, Montgomery Co., population *59,300; fireworks ordinance; mercantile buildings, brick and stone, four stories; wooden roofs permitted; dwellings, frame, brick and stone, two stories; department consists of 3 steam engines, 2 chemical engines, 4 chemical hand extinguishers, a hook and ladder trucks, 7 hose carriages; 4200 feet rubber hose; 8200 feet good cotton hose; 23 horses; value of apparatus and supplies, \$52,600; 7 buildings owned by department, value \$44,100; membership 50, full paid 40, part paid 8; annual expenses, \$31,622; telegraph alarm, 62 street boxes. Chief elected by commissioners.

WATER SUPPLY—Wells and river; direct system; 30 cisterns; 39 miles street mains and supply pipes; 324 hydrants; water pressure, 100 pounds.

Defiance, Defiance Co., population *7500; area, 2720 acres; fireworks ordinance; mercantile buildings, brick and stone, two and three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; department consists of a steam engine, 1 hook and ladder truck drawn by horse, 3 hose carriages; siamese couplings used; 2500 feet good

rubber and cotton hose; 6 horses; membership 30, volunteers; 5 men full paid; telephone and bell alarm. Chief appointed by Mayor. M. J. Rourke.

WATER SUPPLY—Water-works building. Jas. A. Kitchie, Town Clerk.

De Graff, Logan Co., population *1250; buildings, brick and frame, one to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; value of apparatus and supplies, \$6500; membership 57, volunteers; annual expenses, \$500; bell alarm. H. P. Runyon.

WATER SUPPLY—Wells, cisterns and mill-race. J. H. McKinnie, Town Clerk.

Delaware, Delaware Co., population *10,000; area and fire limit, 2560 acres; fireworks ordinance; mercantile buildings, brick and stone, two to three stories; wood, brick and stone dwellings, one and one-half and two stories; department consists of 2 steam engines, 4 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages, 1 chemical engine; siamese couplings used; 1000 feet good cotton hose; 500 feet poor linen; 5 horses; value of apparatus and supplies, \$25,000; buildings, \$30,000; 17 members, 5 full paid, 12 part paid; annual expenses, \$3500; telephone and bell alarm. Chief nominated by Mayor, appointed by city council. W. E. Moore.

WATER SUPPLY—4 reservoirs, 15 cisterns, stream and river. M. H. Wagner, Town Clerk.

Delphos, Allen Co., population *5000; area and fire limit, 950 acres; brick and wood buildings, two to four stories; department consists of a steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2500 feet good rubber hose; value of apparatus, \$11,000; 2 buildings owned, value \$3000; 75 volunteer members. Chief elected by council. F. Roushard.

WATER SUPPLY—Canal, creek, 17 cisterns. J. M. Kollsmith, City Clerk.

Dunkirk, Hardin Co., population *2000; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage.

WATER SUPPLY—4 cisterns, 200 barrels; 10 cisterns, 100 barrels.

East Liverpool, Columbiana Co., population *7500; 1 hook and ladder truck; 3 hose carriages; 2500 feet good hose; 3 horses; telegraph alarm, 8 boxes; 40 volunteer members.

WATER SUPPLY—Water-works; gravity pressure; average pressure, 85 pounds; river; 1 reservoir, 2,500,000 gallons capacity; 14 miles of mains; 35 hydrants. C. Metzger.

Report of 1887.

East Palestine, Columbiana Co., population 1047; frame buildings, two stories; wooden roofs permitted; department consists of 2 chemical engines, 4 chemical extinguishers, 1 hook and ladder truck; 200 feet good rubber hose; value of apparatus and supplies, \$1300; 36 volunteer members; annual expenses, \$50; bell alarm. J. R. Hays.

WATER SUPPLY—Wells.

Eaton, Preble Co., population *4000; area, 600 acres; fire limit, 500 acres; frame buildings, two stories; shingle roofs; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet rubber hose, good; 800 feet linen, good; 500 feet poor; value of apparatus and supplies, \$8500; 1 building owned by city, value \$7000; 35 paid members; annual expenses, \$800; bell alarm. Chief elected by company. J. A. Hubbell.

WATER SUPPLY—13 cisterns. J. N. Silver, Town Clerk.

Edgerton, Williams Co., population *950; 1 chemical engine; 1 hand engine; 1 hose carriage; 1

OHIO—Continued.

force pump; 100 feet rubber hose, good; volunteer, 28 men.

WATER SUPPLY—I hydrant; 3 cisterns.

Elmore, Ottawa Co., population *1500; department consists of 2 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet rubber hose; 500 feet cotton, good; 65 members, volunteers. G. W. Gallant.

WATER SUPPLY—10 cisterns. E. Tankey, Town Clerk.

Elyria, Lorain Co., population *5500; area and fire limit, 1575 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 1500 feet rubber hose, good; 400 poor; 500 feet cotton, good; value of apparatus and supplies, \$8000; 3 buildings owned, value, \$30,000; 84 members, part paid; annual expenses, \$18,000; bell alarm. Chief appointed by Mayor. J. Hafner.

WATER SUPPLY—Direct pressure; 20 reservoirs, capacity, 1,500,000 gallons daily; 8 miles street mains and supply pipes; diameter, 4 to 12 inches; 60 hydrants; pressure, 125 pounds; annual expenses of water department, \$5000. D. M. Clark, Dr. L. C. Kelsey.

Fayette, Fulton Co., population 580; buildings, brick, two stories; department consists of 1 hand engine, 1 chemical extinguisher, 1 hose carriage, ladders; 500 feet rubber hose, good; value of apparatus and supplies, \$1200; 26 volunteer members; expenses in 1887, \$35; bell alarm.

WATER SUPPLY—13 reservoirs. Benj. Stones.

Felicity, Clermont Co., population 1047; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 2 hand engines; 200 feet good rubber hose; value of apparatus and supplies, \$300. F. J. Frambes.

WATER SUPPLY—Wells.

Findlay, Hancock Co., population *17,500; 2 steam engines; 2 hand engines; 1 chemical engine; 1 hook and ladder truck; 7 hose carriages; 3300 feet good rubber hose; 2000 feet cotton; 4 paid full time, 8 paid part time, 250 volunteers; 4 horses. W. H. Cowles.

WATER SUPPLY—18 cisterns; river. J. H. Boger, City Clerk.

Fostoria, Seneca Co., population *5000; area, 2 miles square; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 4500 feet good rubber hose; value of apparatus and supplies, \$15,000; 1 building in use, value \$10,000; membership 90, volunteers; 4 paid; bell alarm. Chief elected by council; 4 horses hired; 1 team owned by city. W. H. H. Williams.

WATER SUPPLY—14 cisterns and well. J. M. Shatzell, Town Clerk.

Franklin, Warren Co., population *3000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet good rubber hose; 23 men paid part time, 22 volunteers. F. R. Evans.

WATER SUPPLY—River, canal and 3 cisterns; direct pressure; water-works supplied by 6 driven wells. John A. Reece, Town Clerk.

Fremont, Sandusky Co., population *9000; area, 2560 acres; fire limit, 30 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 3 steam engines, 1 hand engine (in reserve), 3 hose carriages; siamese couplings used; 500 feet good rubber hose; 1000 feet good cotton

hose; 2 horses; value of apparatus and supplies, \$5800; membership 9, part paid; annual expenses, \$1200; bell alarm. Chief appointed by council. C. F. Reiff.

WATER SUPPLY—Water-works, stand-pipe and direct pressure; 11 miles of mains; 101 hydrants; pressure, 90 pounds.

Report of 1887.

Galion, Crawford Co., population 5635; area, 2560 acres; fire limit, 640 acres; mercantile buildings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 4 hose carriages; siamese couplings used; 1000 feet good rubber hose, 300 poor; 400 feet good cotton; value of apparatus and supplies, \$7450; 2 buildings owned, value \$8000; 70 volunteer members; bell alarm. Chief elected by company, confirmed by council.

WATER SUPPLY—Wells; stand-pipe; 6 miles mains; 75 hydrants.

Report of 1887.

Gallipolis, Gallia Co., population 4400; area, 200 acres; fire limit, 126 acres; causes of fire investigated; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, brick and frame, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3000 feet good rubber hose; 500 poor; 2 horses; 1 building owned, value \$1000; membership 55, 1 full paid, 3 part paid; annual expenses, \$1500; bell alarm. Chief elected by department.

WATER SUPPLY—20 cisterns, supplied from Ohio river; capacity, 1000 to 1500 barrels.

Report of 1887.

Garrettsville, Portage Co., population 956; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 horse-power engine, 4 chemical extinguishers, 1 hook and ladder truck; 750 feet good linen hose; value of apparatus and supplies, \$2500; 35 volunteer members; annual expenses, \$100; bell alarm. A. D. Haskin.

WATER SUPPLY—River; stand-pipe; 3 reservoirs, capacity 500 barrels each. E. L. Davis, Town Clerk.

Geneva, Ashtabula Co., population *2500; area and fire limit, 800 acres; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder company, 4 chemical hand extinguishers, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; manufacturing shops have tanks and hose; value of apparatus and supplies, \$10,000; 1 building used, owned by village, value \$11,000; 28 paid members; annual expenses, \$500; bell and electric alarm. Chief elected by council. H. H. Munger.

WATER SUPPLY—8 wells; capacity, 5500 gallons daily. F. B. Wetmore, City Clerk.

Gemao, Ottawa Co., population 930; area, 150 acres; fire limit, same; brick and frame buildings; 1 hand fire engine; 2 hose carriages; 250 feet good rubber hose; 500 cotton, new; value of apparatus, \$1500; 35 volunteer members; bell alarm.

WATER SUPPLY—I cistern; capacity, 500 barrels.

Report of 1887.

Germanstown, Montgomery Co., population *1800; area, 1250 acres; fire limit, 500 acres; fireworks ordinance; buildings, brick and wood, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 1000 feet of good rubber and cotton hose; value of apparatus and supplies, \$6000; 1 building owned, value \$1500; 70 members, 2 paid; annual expenses, \$200; bell alarm. Chief elected by company. Adam Frank.

WATER SUPPLY—7 wells and 9 cisterns; cisterns

supplied by pumping from wells; capacity, 84,000 gallons daily. J. C. Schaeffer, City Clerk

Girard, Trumbull Co., population *2000; frame and brick buildings; no organized department; 1 hand engine; 100 feet good rubber hose; 1 bucket brigade; bell alarm.

WATER SUPPLY—Cisterns, pumps, wells and river.

Glenndale, Hamilton Co., population *1650; 1 chemical engine; fire company has 60 members. Report of 1887.

Granville, Licking Co., population *1200; buildings, wood and brick, 2 stories; wooden roofs; department consists of 1 hose carriage, 500 feet good rubber hose; 16 volunteer members; bell alarm.

WATER SUPPLY—Water-works, supplied by wells; 1 reservoir, capacity 95,000 gallons; direct and gravity pressure; 4 miles street mains; 32 hydrants; pressure, 90 pounds. Charles Tight, H. A. Church.

Greensfield, Highland Co., population *2400; area, 1200 acres; fire limit, 500 acres; frame and brick buildings, two and three stories; 1 hook and ladder truck; 4 chemical hand extinguishers; bell alarm.

WATER SUPPLY—Wells and cisterns. Report of 1887.

Green Spring, Seneca Co., population *1200; 1 hand engine; 4 chemical extinguishers; 4 hose carriages; 1000 feet good rubber hose; 25 volunteers. P. F. Strong.

WATER SUPPLY—4 cisterns and reservoir. D. McConnell, Town Clerk.

Greenville, Darke Co., population *5000; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1500 feet good hose; 500 feet poor; membership, 4 paid full time, 51 volunteers; electric alarm. John H. Ries.

WATER SUPPLY—8 cisterns; 7 wells; capacity, 1000 barrels each. Wm. Sullivan, City Clerk.

Hamilton, Butler Co., population *15,600; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 6000 feet fair rubber hose; telegraph alarm, 31 street boxes; 47 men, part paid; horses. D. Lingier.

WATER SUPPLY—Pump to reservoir; 27 miles of mains; 21 hydrants; pressure, 80 pounds. R. N. Andrews, Major J. J. McMakin.

Harmar, Washington Co., population 1572; area, 500 acres; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; 1 steam engine; 1 hose carriage; 1500 feet rubber hose; 1000 feet good leather hose; value of apparatus and supplies, \$5500; 1 building in use, value \$2000; membership 25, 3 paid; annual expenses, \$300; bell alarm. Chief elected by company and confirmed by council. Geo. Stephens.

WATER SUPPLY—5 cisterns, supplied from river, capacity 12,000 gallons daily. W. Judd, Town Clerk.

Harrison, Hamilton Co., population 1850; fire limit, 160 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 steamer, 1 hand engine, 7 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1800 feet good leather hose; value of apparatus, \$3000; 1 building used, value \$17,000; membership 50, volunteers; annual expenses, \$200. Chief appointed by company. J. Crets.

WATER SUPPLY—12 cisterns, supplied from buildings, capacity 15,000 gallons per day each. S. Small, Town Clerk.

Hillsboro, Highland Co., population 4000; area, 1500 acres; fire limit, 1000 acres; fireworks ordinance; causes of fires investigated; buildings, frame and brick, two and three stories; wooden roofs permitted; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; siamese couplings used; 2000 feet good rubber hose; 2000 poor; 200 feet poor cotton hose; 2 horses; value of apparatus and supplies, \$7700; 2 buildings in use, value \$6000, owned by city; membership 28, 3 full paid, 25 part paid; annual expenses, \$2000; telephone alarm. Chief appointed by Mayor. H. Philander.

WATER SUPPLY—41 cisterns, supplied from roofs, capacity 80,000 gallons daily. N. H. Ayers, Town Clerk.

Hubbard, Trumbull Co., population 1511; buildings, wood, one and two stories; department consists of 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; 175 feet good rubber hose; 175 poor; 150 feet good cotton; members 20, volunteers; bell alarm. Geo. Terry.

WATER SUPPLY—Wells, stream and private reservoir. R. J. Roberts.

Hudson, Summit Co., population 1817; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 386 feet good rubber and leather hose; 45 men, volunteers.

WATER SUPPLY—13 cisterns. Report of 1887.

Ironton, Lawrence Co., population *13,000; department consists of 1 hook and ladder truck, 5 hose carriages; 2800 feet rubber hose; 55 volunteer members. Wm. George.

WATER SUPPLY—Water-works; 1 reservoir, 4,000,000 gallons capacity; 8½ miles of mains; 126 hydrants. H. C. Burr, Town Clerk.

Jackson, Jackson Co., population 5000; 2 steam engines; 3 hose carriages; 1500 feet rubber hose, good; 300 feet poor; 9 men, volunteers. John Harding.

WATER SUPPLY—17 cisterns. John S. Johnson, Town Clerk.

Jamestown, Greene Co., population *1200; buildings, brick, stone and wood, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose, good; value of apparatus and supplies, \$800; membership 35, 1 paid part time, 34 volunteers; bell alarm. F. W. Ogam.

WATER SUPPLY—6 cisterns, 400 barrels each. D. M. Schrack, Town Clerk.

Jefferson, Ashtabula Co., population 1008; causes of fires investigated; mercantile buildings, brick and wood, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 6 chemical hand extinguishers, 200 feet good rubber hose; 100 poor; 100 feet cotton, good; value of apparatus and supplies, \$7000; 1 building in use, owned by village, value \$16,000; 33 volunteer members; annual expenses, \$25. Chief elected by company. J. P. Adams.

WATER SUPPLY—6 cisterns, supplied from roofs. D. L. Craiby, Village Clerk.

Went, Portage Co., population *4000; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good cotton hose; 1 man paid part time, 89 paid for services. D. M. Marshall.

WATER SUPPLY—River; 3 cisterns; water-works; stand-pipe and direct pressure. A. B. Young, J. Otis Smith.

Kenton, Hardin Co., population *6000; area, 400 acres; fire limit, 278 acres; mercantile buildings, brick, two to four stories; shingle roofs permitted; dwellings, brick and wood, two stories; department

OHIO—Continued.

consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1800 feet good rubber hose; 1000 poor; value of apparatus and supplies, \$4500; value of buildings owned, \$12,000; membership, 11 paid, 12 minute men; annual expenses, \$1500; telephone alarm. Chief elected by company, appointed by Mayor. W. H. Young.

WATER SUPPLY—Water-works; 1 reservoir; pumping capacity, 2,000,000 gallons per day; 8 miles street mains; diameter, 8 to 14 inches; 73 hydrants; pressure, 60 to 125 pounds; annual expenses of water department, \$5000. T. Espy, G. Burkley.

Kingsville, Ashtabula Co., population *600; frame buildings; 1 chemical hand extinguisher, ladders, etc.

WATER SUPPLY—Wells and cisterns.

Lancaster, Fairfield Co., population 6803; area and fire limit, 2560 acres; fireworks ordinance; buildings, stone, wood and brick, one to three stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; value of apparatus and supplies, \$15,000; buildings, \$3000; membership 75, part paid; annual expenses, \$2000; bell alarm. Chief elected by city council.

WATER SUPPLY—Water-works; stand-pipe, capacity 150,000 gallons daily; 13 cisterns; 7 miles street mains; diameter, 4 to 12 inches; 65 hydrants; pressure, 60 pounds; annual expenses of water department, \$3000. A. Bauman.

Report of 1887.

Larue, Marion Co., population *1200; area, 640 acres; fire limit, 400 acres; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; value of apparatus and supplies, \$3000; buildings, \$800; membership 80, volunteers; annual expenses, \$158; bell alarm. Chief elected by department approved by council. A. Prettyman.

WATER SUPPLY—River, tanks and cisterns; number of cisterns, 7, capacity 25,000 gallons daily; diameter of largest mains, 4 inches; 3 hydrants. A. J. Manley, Town Clerk.

Lebanon, Warren Co., population *3000; mercantile buildings, frame, two stories; shingle roofs; dwellings, brick and frame, two stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 500 feet rubber hose; 1100 cotton; 1000 good leather; value of apparatus and supplies, \$10,000; a buildings owned, value \$3000; membership 100, a full paid, 4 part paid; bell alarm. Chief appointed by council. E. Sillers.

WATER SUPPLY—Cisterns. S. A. Chamberlin, Town Clerk.

Leipsic, Putnam Co., population *1850; buildings, brick and wood, one and two stories; wooden roofs; buckets, axes, hooks and ladders; value of apparatus, \$200.

WATER SUPPLY—Cistern; capacity, 500 barrels; 2 hydrants, supplied by tank; capacity, 25 barrels; value \$500. W. A. Koher, Town Clerk.

Lima, Allen Co., population *17,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2000 feet hose; 4 men paid full time, 15 call men; telephone; 5 horses. J. Hubbard.

WATER SUPPLY—32 cisterns; 2 reservoirs; direct pressure. W. Fisk.

Logan, Hocking Co., population *2900; 1 steam engine; 2000 feet good rubber hose; 90 men, volunteers. R. O. Kittsmiller.

WATER SUPPLY—Canal; 4 cisterns, 2700 barrels capacity. G. G. Gage, Town Clerk.

London, Madison Co., population *3500; area and fire limit, 1440 acres; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 2000 feet good cotton hose; 3 horses; value of apparatus and supplies, \$5000; 1 building in use; membership 30; paid full time, 25 part time. J. M. Boyen.

WATER SUPPLY—14 cisterns, supplied by pumps from river. W. Furgison, Town Clerk.

Lorain, Lorain Co., population *5000; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose; membership 50, paid. F. A. Parks.

WATER SUPPLY—Lake Erie; direct pumping system; 12 miles mains; 4 to 10 inches. T. Norcross, John Slack.

Londonville, Ashland Co., population 1872; area, 60 acres; brick and frame buildings, two stories; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 500 feet good cotton; 300 feet poor rubber; value of apparatus and supplies, \$3000; 70 volunteer members; bell alarm. J. Lemmer.

WATER SUPPLY—12 cisterns, capacity, 300 barrels each. J. Frankheiser, Town Clerk.

Louisville, Stark Co., population *1500; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 hand engine, hose; bell alarm. L. J. Hang.

WATER SUPPLY—Cisterns. F. E. Favret, Town Clerk.

Loveland, Clermont Co., population 1884; buildings, frame, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 70 feet good rubber hose; 2 horses in use; value of apparatus and supplies, \$2500; membership 60, volunteers, 1 paid full time; annual expenses, \$100; bell alarm. Wm. Voris.

WATER SUPPLY—Cisterns and river. J. R. Anderson, Town Clerk.

Lyons, Fulton Co., population 219; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1350 feet rubber hose; membership 200, volunteers, 1 paid full time.

WATER SUPPLY—Canal; 3 cisterns, 1000 barrels each; 1 cistern, 1500 barrels. S. A. Slater, Town Clerk.

Madison, Lake Co., population *1500; buildings, brick and wood, two stories; 6 chemical extinguishers.

WATER SUPPLY—Wells and cisterns. C. Y. Ensign.

Mamchester, Adams Co., population 2000; frame and brick buildings; 24 rubber buckets, 1 hook and ladder truck; value of apparatus and supplies, \$150.

WATER SUPPLY—Wells and cisterns. W. H. Cooly, Town Clerk.

Mansfield, Richland Co., population *14,000; area, 2500 acres; fire limit, 200 acres; mercantile buildings, brick and wood, three and four stories; dwellings, brick and frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 3400 feet good hose; 5 horses; value of apparatus and supplies, \$15,000; 3 buildings owned, \$20,000; membership 15, paid; annual expenses, \$6000. Chief elected by council. G. Kin-flock.

WATER SUPPLY—Direct pressure; 2 reservoirs capacity, 5,000,000 gallons daily; 80 miles street mains and pipes; diameter, 4 to 14 inches; 130 hydrants; pressure, 50 to 135 pounds; annual expenses of water department, \$6000. A. C. Cummins, J. Y. Glessner.

Marietta, Washington Co., population *6000; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, frame, brick and stone, two stories; department consists of 1 steam engine, 1 hand engine, 6 hose carriages; siamese couplings used; 2000 feet good rubber hose, 1000 poor; 2 buildings in use; 100 volunteer members; telephone and bell alarm. Chief appointed by Mayor. Henry Best.

WATER SUPPLY—23 cisterns, filled from river by steamer. George Weiser, Town Clerk.

Marion, Marion Co., population 15873; area and fire limit 1440 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; frame dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2400 feet cotton hose; 3 hoses; membership, 65; full paid, 3; part paid, 62; bell alarm. Chief elected by council. William Fies.

WATER SUPPLY—12 cisterns; supplied from roofs and wells; water-works in course of construction. S. R. Bullock & Co., A. L. Clark.

Martin's Ferry, Belmont Co., population *7000; 2 hose carriages; 1 hook and ladder truck; 1000 feet hose. S. H. Heaton.

WATER SUPPLY—Water-works; reservoir; capacity 2,750,000 gallons; direct pressure; capacity of pumps, 1,000,000 gallons daily; 7½ miles mains; 46 hydrants; pressure, 85 to 150 pounds. B. J. Long, R. F. Allender.

Marysville, Union Co., population *3500; mercantile buildings, brick, three stories; tin or iron roofs; frame dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose wagon; siamese couplings used; 300 feet good rubber hose; 1000 feet good cotton; 3 hoses; value of apparatus and supplies, \$15,000; 1 building used, value \$17,000; membership, 23; 3 full paid, 20 part paid; annual expenses, \$2000; electric alarm. Chief elected by council. S. G. Frey.

WATER SUPPLY—18 cisterns, supplied by steamer; capacity 600 barrels each. J. C. Guthrie, Town Clerk.

Massillon, Stark Co., population 6836; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 3000 feet good rubber hose; 140 men, volunteers. S. Fritz.

WATER SUPPLY—Water-works; stand-pipe; 150 feet high; pump, 4,000,000 gallons capacity; direct pressure; 17 miles of water pipes; 180 hydrants. A. W. McCallum, J. R. White.

Maumee, Lucas Co., population 1780; 1 hand engine; no fire department.

WATER SUPPLY—River and canal.

McComb, Hancock Co., population *1400; buildings, brick and timber, two and three stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 4 hoses; value of apparatus and supplies, \$3000; 30 volunteer members; bell alarm. T. C. Houser, Geo. Ewing.

McConnellsville, Morgan Co., population *2600; bucket brigade.

WATER SUPPLY—River; cisterns.

Report of 1887.

Mechanicsburg, Champaign Co., population 2000; area, 640 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, frame, one and a half and two stories; department consists of 5 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus, \$500; 30 volunteer members; annual expenses, \$100; bell alarm. Chief elected by members. J. W. Needham.

WATER SUPPLY—Cisterns; capacity, 500 gallons daily. V. S. Magruder, Town Clerk.

Medina, Medina Co., population *2200; 1 steam engine; hook and ladder truck; 2 hose carriages; 900 feet rubber hose; 1 man paid, 65 volunteers; 2 horses. H. N. Brainerd.

WATER SUPPLY—19 cisterns, well and tank. W. N. Hickox, H. Goodwin.

Report of 1887.

Mendon, Mercer Co.; buildings, wood, one and one-half and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$250; 22 volunteer members; bell alarm.

WATER SUPPLY—River and cisterns. J. H. Moore, Village Clerk.

Miamisburgh, Montgomery Co., population *3500; area and fire limit, 600 acres; fireworks ordinance; buildings, brick and wood, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet rubber hose, 1000 feet leather hose, good; value of apparatus and supplies, \$2000; 1 building owned, value, \$2000; 80 volunteer members; annual expenses, \$75. Chief appointed by Mayor and ratified by council. John Rison.

WATER SUPPLY—Canal and river. A. C. Schell, Town Clerk.

Middleport, Meigs Co., population *3500; buildings, brick and wood, one and two stories, shingle roofs; department consists of 1 steam engine, 2 hose carriages; 1500 feet good rubber hose; 300 poor; 2 horses; expenses in 1887, \$80; bell alarm. N. Parish.

WATER SUPPLY—River and cisterns.

Middletown, Butler Co., population 7400; area, 800 acres; mercantile buildings, two and three stories, brick; shingle and metal roofs; dwellings, one and two stories, brick and frame; department consists of 1 hook and ladder truck, 2 hose carriages, 4 chemical hand engines; 1000 feet rubber hose; 3000 feet good cotton hose; membership 24, 14 full paid, 10 part paid; annual expenses, \$44; telephone alarm. Chief appointed by Mayor and council. Wm. Barnett.

WATER SUPPLY—Water-works, direct pumping; 7 miles of street mains; diameter, 4 to 12 inches; 65 hydrants; pressure 100 pounds, test pressure 150; expense of water department, \$1800. L. Goff, Jas. V. Bonnell.

Milam, Erie Co., population 797; area and fire limit, 310 acres; mercantile buildings, brick and frame, two stories; wooden roofs permitted; dwellings, frame, two stories; 1 hand engine; 1 hose carriage; several private chemical hand extinguishers; 300 feet good leather hose; value of building owned, \$200; bell alarm. M. Smith, Town Clerk.

Millersburg, Holmes Co., population 1814; 2 hand engines; 2 hose carriages; 1 hook and ladder truck; 1000 feet good rubber hose; 500 feet poor; 1000 feet good leather hose; 140 men, volunteers.

WATER SUPPLY—Cisterns. Jose Walkup, Town Clerk.

Mimerom, Vinton Co., population 1500; buildings, brick and wood, two stories; shingle roofs; department consists of 2 hose carriages; 300 feet good hose; value of apparatus and supplies, \$12,000; members 20; bell alarm. T. J. Perdue.

WATER SUPPLY—Creek; steam pump. Wm. Unger, Clerk.

Minerva, Stark Co., population 1400; buildings, wood, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; 50 feet poor; 150 feet good cotton hose; value of apparatus and supplies, \$2500; 1 building owned, value \$600; membership 35, 1 paid; annual expenses, \$500; bell alarm. Chief elected by company.

WATER SUPPLY—Creek and basin; water-works. G. E. McDonald, Town Clerk.

OHIO—Continued.

Minster, Auglaize Co., population *1200; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good cotton hose; 30 men, volunteers. B. Lange.

WATER SUPPLY—Canal and cisterns. J. H. Wilkins, Town Clerk.

Monroeville, Huron Co., population 1221; area, 800 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1700 feet good rubber hose; 400 poor; 400 feet good cotton; value of apparatus and supplies, \$5000; 1 building owned, value \$300; bell alarm. Chief elected by council.

WATER SUPPLY—6 reservoirs, supplied from river, capacity 5000 gallons daily; 1 hydrant and 3 wells.

Report of 1887.

Montpelier, Williams Co., population *1200; buildings, brick and wood, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, \$1100; members 40, volunteers; expenses in 1887, 20; bell alarm. John Bager.

WATER SUPPLY—River; 2 reservoirs, capacity 200 barrels. F. M. Force.

Mt. Gilead, Morrow Co., population *1460; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 60 men, volunteers. D. V. Wherry.

WATER SUPPLY—17 cisterns. R. Baxter, Town Clerk.

Mt. Vernon, Knox Co., population *7200; area, 960 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 1000 feet rubber hose; 700 feet cotton; 700 feet leather, good; value of apparatus, \$15,000; 3 buildings owned; 21 members, part paid; annual expenses, \$4800; bell and telephone alarm. Chief elected by Mayor and council. L. G. Hunt.

WATER SUPPLY—Cisterns and water-works; 16 street mains; diameter 4 to 12 inches; 80 hydrants; pressure, 105 to 125 pounds. C. W. Koons, R. B. Chase.

Napoleon, Henry Co., population 3032; area, 300 acres; fire limit, 20 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1800 feet rubber hose, good; 400 poor; value of apparatus and supplies, \$6000; 1 building owned, value \$10,000; 65 volunteer members; bell alarm. Chief elected by companies, approved by council. G. Kohler.

WATER SUPPLY—Canal and 6 cisterns; cisterns filled by engines. E. Dodd, Town Clerk.

Newark, Licking Co., population *14,000; 2 steam engines; 1 chemical engine; 1 hook and ladder truck; 4 hose carriages; 3200 feet rubber hose; 6 men part paid and 15 minute men; 4 horses; telegraph alarm, 25 boxes. J. Schlegel.

WATER SUPPLY—Water-works; pump to reservoir; 21 miles of mains; 200 hydrants; pressure 120 pounds. W. A. Veach, Town Clerk.

New Athens, Harrison Co., buildings, brick and wood, two stories; shingle roofs; department consists of 1 hand engine, ladders; 150 feet good cotton hose; value of apparatus and supplies, \$250;

36 volunteer members; bell alarm. F. A. Coffland.
WATER SUPPLY—3 cisterns; capacity 150 to 250 barrels. F. M. Cooper, H. G. Day.

New Bremen, Auglaize Co., population 1500; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck; 500 feet good rubber hose; 700 cotton; value of apparatus and supplies, \$5000; 2 buildings owned, value \$3500; 85 volunteer members; bell alarm. G. F. Schulte.

WATER SUPPLY—Wells; 16 cisterns; 8 supplied from canal. J. H. Grothaus, Town Clerk.

New Comerstown, Tuscarawas Co., population 926; buildings, brick and wood, two stories; shingle roofs; department consists of 1 crank pump 1500 and ladder truck.

WATER SUPPLY—Canal. J. D. Fangshore.

New Lexington, Perry Co., population 1357; 1 hand engine; 1 chemical engine; 5 chemical extinguishers; 1 hook and ladder truck; 1000 feet hose; good condition; membership 40, volunteers. J. Welland.

WATER SUPPLY—Cisterns. F. E. Fox, Town Clerk.

New Lisbon, Columbiana Co., population 2028; fireworks ordinance; mercantile building, wood and brick, two stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 chemical extinguishers, 4 hose carriages. 2000 feet good leather hose; bell alarm. L. J. Holton.

WATER SUPPLY—Reservoir, supplied by springs 5½ miles of street mains; diameter of largest, 10 inches; 38 hydrants; stand pipes, giving a pressure of 125 pounds. W. A. Rankin.

New London, Huron Co., population 1011; 1 hand engine.

WATER SUPPLY—Wells and cisterns.
Report of 1887.

New Philadelphia, Tuscarawas Co., population 5070; area, 600 acres; fire limit, 400 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; wooden roofs permitted; dwellings, frame, one and one-half and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet good rubber hose; 1000 good cotton; 300 poor; value of apparatus and supplies, \$1000; membership 75, part paid; annual expenses, \$1100; bell alarm. Chief elected by department. S. F. Hensel.

WATER SUPPLY—Water-works; Holly system; well and reservoir. Sharp and Sons, J. A. Correll.

New Richmond, Clermont Co., population 2445; area and fire limit, 720 acres; fireworks ordinance; mercantile buildings, brick and wood, one to four stories; wooden roofs permitted; dwellings, wood, brick, stone and iron, one and two stories; department consists of 2 hand engines, 2 hose carriages; 550 feet good rubber hose; 100 poor; 100 feet good cotton hose; 2 buildings owned, 1 rented at \$36 per year; membership 80, part paid; annual expenses, \$200; bell alarm. Chief elected by common council.

WATER SUPPLY—Ohio river and cisterns.
Report of 1887.

New Straitsville, Perry Co., population *2782; area, 560 acres; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 chemical engine, 3 chemical hand extinguishers, 2 hose carriages; siamese couplings used; 850 feet good rubber hose; value of apparatus, \$2000; 40 volunteer members, 2 paid part time; annual ex-

penses, \$126; bell alarm. Chief chosen by ballot, approved by council.

WATER SUPPLY—5 cisterns; 3 reservoirs, supplied by creeks, capacity 80,400 gallons.

Report of 1887.

Newton Falls, Trumbull Co., population *900; area and fire limit, 700 acres; fireworks ordinance; fire wardens investigate fires; mercantile buildings, wood and brick, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 hand engine, 1 chemical engine, 1 hose carriage; 200 feet good rubber hose; 50 poor; 1 building owned, value \$150; membership 7, part paid; annual expenses, \$100. Chief elected by trustees.

WATER SUPPLY—Wells, cisterns and rivers.

Report of 1887.

Niles, Trumbull Co., population 3879; buildings, brick and wood, two stories; shingle roofs; 1 steam engine; 1 hose carriage; 2000 feet good cotton hose; 4 horses; value of apparatus and supplies, \$7500; members 21, 3 full paid; expenses in 1887, \$1958; telephone and whistle alarm. E. A. Biery.

WATER SUPPLY—5 streams, 7 cisterns and 5 hydrants. M. J. Flaherty.

North Amherst, Lorain Co., population 1542; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, wood, two stories; shingle roofs permitted; dwellings, wood, one and a half stories; department consists of 1 hand engine, 1 hose cart, 1 hook and ladder truck; 200 feet good rubber hose; 300 poor; 700 feet good leather; bell alarm. Chief appointed by department approved by council; no organization; chief and four pipemen paid for actual services at fire, and 1 man to keep apparatus in order; ordinances empower marshal and chief to compel persons to work at fires.

WATER SUPPLY—10 reservoirs, supplied by springs, capacity 100,000 gallons daily; gravity pressure; 3 cisterns, supplied from buildings; 1/4 mile of street mains and supply pipes; diameter of main, 4 inches; annual expenses of water department, \$150.

North Kingsville, Ashtabula Co., population 200; buildings, wood, two and one-half stories; department consists of 2 chemical extinguishers, 1 hook and ladder truck, 36 pails; value of apparatus and supplies, \$125; members 28; bell alarm. E. F. McGraw.

WATER SUPPLY—Wells and cisterns. — Peck.

Norwalk, Huron Co., population *6684; area and fire limit, 300 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; tin and iron roofs; dwellings, wood, two stories; department consists of 1 hand engine, 2 hand chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; 3000 feet good rubber hose; 3 horses; value of apparatus and supplies, \$6000; 6 buildings owned, value \$3500; 23 members, part paid; annual expenses, \$1250; bell and telephone alarm. Chief appointed by council. Geo. W. Suhr.

WATER SUPPLY—Direct pumping system; 5239 feet of street mains; diameter, 3 to 16 inches; 106 hydrants; pressure, 90 pounds; annual expenses of department, \$5400. A. Joslin, O. W. Williams.

Oak Harbor, Ottawa Co., population 982; buildings, brick and frame, one and one-half and two stories; wooden roofs permitted; department consists of 1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, \$3000; 22 members part paid, 40 volunteers; annual expenses, \$500; bell alarm. Geo. Vining.

WATER SUPPLY—River and cisterns. A. J. Nagle, Town Clerk.

Oberlin, Lorain Co., population *3500; area, 2560 acres; brick and frame buildings, two and three stories; shingle roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 700 feet cotton hose; 500 feet good leather; 1 building in use; bell alarm. Chas. McChesney.

WATER SUPPLY—18 cisterns, and water-works; Holly system; hydrants. Henry Brethwatte, —Munroe.

Orville, Wayne Co., population *2000; buildings, brick and frame, two and three stories; department consists of 1 steamer, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1150 feet good rubber hose; value of apparatus and supplies, \$2600; 64 volunteer members; annual expenses, \$100; bell alarm. C. Smith.

WATER SUPPLY—Cisterns and streams; 9 reservoirs; 95,000 gallons capacity. M. R. Zell, Town Clerk.

Ottawa, Putnam Co., population *2000; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steamer, 1 hook and ladder truck; 1200 feet hose; 15 paid and 30 volunteer members; bell alarm. W. W. Sutton.

WATER SUPPLY—Wells, cisterns and river. A. Schi-rlow, Town Clerk.

Oxford, Butler Co., population 1743; area, 640 acres; fire limit, 8 blocks; mercantile buildings, brick, two and three stories; wooden roofs; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1600 feet rubber hose, good; 300 feet leather hose, good; value of apparatus and supplies, \$7000; city owns buildings used, value, \$10,000; membership 55, volunteers; annual expenses, \$1500; bell alarm; chief elected by company. H. W. Miller.

WATER SUPPLY—11 cisterns, supplied from roofs. J. A. Kennedy, Town Clerk.

Painesville, Lake Co., population 3841; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two to four stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings in use; 1500 feet cotton hose; 600 feet leather, good; 500 feet rubber, poor; value of apparatus, etc., \$2500; membership, 28; annual expenses, \$3000. Chief chosen by council. W. C. Hathaway.

WATER SUPPLY—18 cisterns; 7 miles street mains; diameter, 4 to 10 inches; 40 hydrants; pressure, 55 pound; annual expenses of water department, \$3000 — Peebles, H. P. Sanford.

Perrysburg, Wood Co., population 1909; area and fire limit, 640 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet cotton hose, good; 150 feet poor; value of apparatus and supplies, \$2000; value of buildings owned, \$600; membership of department, 30, all volunteers; annual expenses, \$72; bell and whistle alarm. Chief elected by council. Nathan Tefft.

WATER SUPPLY—4 cisterns, supplied from river, capacity 1160 barrels; river and wells. J. Arnon, T. Oblingen.

Piqua, Miami Co., population *8000; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1600 feet rubber hose, good; 1500 feet poor; 430 feet cotton hose, good; 300 feet leather, poor; 4 horses; value of apparatus and supplies, \$4000; 4 buildings in use, value, \$8500; 3 owned by city; 1 rented at \$50 per year; membership 22; full paid

OHIO—Continued.

members, 4; part paid, 18; annual expenses, \$4500; telegraph, telephone and bell alarm; 1 street box; chief appointed by council. F. E. Hunter.

WATER SUPPLY—5 reservoirs, supplied from canals; capacity, 20,160,000 gallons daily; direct pumping system; 9 miles street mains; diameter, 4 to 16 inches; smallest, 4 inches; 80 hydrants; pressure, 100 to 400 pounds; annual expenses of water department, \$1000. J. C. Smiley, J. H. Hatch.

Plymouth, Richard Co., population 1145; fire-works ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, two stories; chemical engine; 1 hook and ladder truck; 200 feet rubber hose, good; membership 15, volunteers. Chief elected by company.

WATER SUPPLY—Wells and cisterns. F. Beckman, Town Clerk.

Pomeroy, Meigs Co., population *5424; area, 2000 acres; fire limit, 1450 acres; mercantile buildings, wood and brick, one to three stories; shingle roofs permitted; dwellings, wood and brick, one and two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1100 feet rubber hose, good; 500 feet cotton, good; value of apparatus and supplies, \$7000; 1 building owned, value, \$800; membership 32, 2 paid; annual expenses \$50; bell alarm. Chief appointed by Mayor. L. H. Lee.

WATER SUPPLY—1 cistern, supplied by pump from river; total capacity, 25,000 gallons; 2 pumps owned by brewery and mills. W. H. Huntley, Town Clerk.

Port Clinton, Ottawa Co., population *2000; area, 80 acres; frame buildings, two and three stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 900 feet rubber hose, good; value of apparatus and supplies, \$3500; 1 building in use, value \$3000; membership 40, 1 paid; annual expenses \$400. Chief elected by the people. Henry Hornet.

WATER SUPPLY—Street mains from lake; cisterns. John Haller, Town Clerk.

Portsmouth, Scioto Co., population *15,000; area and fire limit, 1200 acres; fireworks ordinance; chief investigates causes of fires; buildings, brick, stone and wood, two to four stories; wooden roofs permitted; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; 2300 feet rubber hose; 200 feet leather, good; 4 horses; value of apparatus and supplies, \$10,000; buildings, \$1500; membership, 40 full paid, 60 volunteers; annual expenses, \$3378; electric alarm, 8 street boxes, 60 telephone stations. Chief elected by city council. —Williams.

WATER SUPPLY—Direct pumping system; 20 miles street mains; diameter 4 to 12 inches; smallest, 4 inches; 100 hydrants, pressure 120 pounds; annual expenses of water department, \$12,000. W. A. Harper, S. G. McColloch.

Proctorville, Lawrence Co., population *450; buildings, wood, 2 stories; shingle roofs; department consists of 1 hand engine; 115 feet rubber hose, good; value of apparatus and supplies, \$225; members 40, 1 full paid; expenses in 1887, \$215; A. Ripley.

WATER SUPPLY—Cisterns. H. C. Watters, Town Clerk.

Ravenna, Portage Co., population *5000; area and fire limit, 970 acres; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 4 chemical extinguishers; siamese couplings used; 2500 feet rubber hose, good; 1000 poor; 3 horses; value of apparatus and supplies, \$6000; value of buildings, \$3000; 15

paid members; annual expenses \$600; telephone alarm. Chief appointed by Mayor. J. H. Heid.

WATER SUPPLY—Water-works; pump to tanks capacity, 3,000,000 gallons daily, 10 miles of pipe; 94 hydrants; 100 pounds pressure. W. H. Greall, A. Seyton.

Reading, Hamilton Co., population *3500; area and fire limit, 500 acres; buildings, brick and frame, one and two stories; wooden roofs; fire department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; 600 feet serviceable hose; value of apparatus, \$1000; volunteers.

WATER SUPPLY—Wells and cisterns.

Richfield, Summit Co.; buildings wood, two stories; department consists of 2 hand engines, 1 chemical engine, 1 hand extinguisher.

WATER SUPPLY—Wells and cisterns. H. M. Welton, Village Clerk.

Richwood, Union Co., population 2000; area, 640 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet rubber hose, good; 300 feet poor; value of apparatus and supplies, \$6800; 1 building owned, value, \$2000; membership 26, volunteers; annual expenses, \$500; bell alarm. Chief appointed by council. V. F. Collier.

WATER SUPPLY—Driven wells. Henry S. Styles, Town Clerk.

Ripley, Brown Co., population 2546; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick and frame, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1800 feet leather hose, good; 500 feet poor; value of apparatus and supplies, \$2000; 1 building in use; membership 61, volunteers; annual expenses, \$100; bell alarm.

WATER SUPPLY—River; 14 cisterns, supplied from roofs; capacity, 12,000 gallons daily. Report of 1887.

St. Clairsville, Belmont Co., population *1500; 4 chemical extinguishers; 4 sets of hooks and ladders. R. C. Meyer, Town Clerk.

St. Mary's, Auglaize Co., population *3000; area and fire limit, 840 acres; frame buildings, one and a half to two stories; shingle roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 4 chemical hand extinguishers, a hose carriage; 600 feet rubber hose, poor; 1400 feet cotton hose, good; 400 feet leather hose, good; 300 poor; value of apparatus and supplies, \$4500; 1 building owned, \$6000; membership 75, all volunteers; annual expenses \$750; bell alarm. Chief elected by company. F. A. Hauss.

WATER SUPPLY—11 cisterns, supplied from roofs of buildings; capacity of each, 11,500 gallons daily; canal and rivers. H. G. McLain, Town Clerk.

St. Paris, Champaign Co., population 1095; buildings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, two hose carriages, 1000 feet rubber hose, good; value of apparatus and supplies, \$4500; members 60, volunteers; expenses in 1887, \$225; bell alarm W. H. Rhynard.

WATER SUPPLY—Wells. Thos. Derr, Town Clerk.

Salem, Columbiana Co., population *5677; area and fire limit, 1280 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 2 steam engines, 2 hand engines (not in use), 1 hook and ladder truck, 5 hose carriages, 1 extension ladder; 1500 feet rub-

ber hose; 1500 feet cotton, good; membership, 147; bell alarm. Chief elected by council. C. F. Lease.

WATER SUPPLY—13 cisterns and small water-works; stand-pipe and direct pressure. T. W. Allison, Town Clerk.

Sallineville, Columbiana Co., population *3000, area, 1280 acres; fire limit 200 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$400; one building owned, value \$100; membership 40, volunteer; bell alarm. Chief elected by company. J. W. Manning.

WATER SUPPLY—Wells and creek. H. Nixon, Town Clerk.

Sandusky, Erie Co., population *23,000; 3 steam engines, poor; 1 hook and ladder truck; 4 hose carriages; 5000 feet rubber and cotton hose, fair; 7 paid men; 30 part paid; 5 horses. David Meyers.

WATER SUPPLY—Water-works; gravity pressure; 7,000,000 gallons capacity; 1 reservoir; 20 miles mains; 362 hydrants; stand-pipe. Chas. A. Judson, A. W. Miller.

Seville, Medina Co., population *800; buildings, brick and wood, two stories; shingle, tin and slate roofs; department consists of 1 hand engine, 1 hose carriage; 300 feet rubber hose; bell alarm.

WATER SUPPLY—Two streams and 8 tanks. Egbert Smith, Town Clerk.

Shawnee, Perry Co., population 2770; buildings, frame, two stories; wooden roofs; department consists of 1 hand engine, 4 chemical extinguishers, 1 hose carriage; 500 feet rubber hose, good; value of apparatus and supplies, \$1500; 30 volunteer members; expenses in 1887, \$125; bell alarm. E. W. Williams.

WATER SUPPLY—Cisterns. S. W. Pascoe, Town Clerk.

Shelby, Richland Co., population *2000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 400 feet rubber hose; 500 feet cotton, good; membership, 100 volunteers.

WATER SUPPLY—15 cisterns. Report of 1887.

Sidney, Shelby Co., population *6000; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 1500 feet hose, good; value of apparatus, \$10,000; value of buildings owned, \$8000; membership, 3 full paid, 17 part paid; annual expenses, \$2500; electric alarm, 12 street boxes. Chief elected by members. A. O. Wancop.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, supplied from creek; 6 miles street mains; diameter, 4 to 12 inches; 80 hydrants; pressure, 250 pounds. J. N. Anderson, J. W. Knox.

Somerset, Perry Co., population 1207; buildings, brick, stone and wood, two stories; wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, new; value of apparatus and supplies, \$2500; 60 volunteer members; bell alarm. Jacob Mantz.

WATER SUPPLY—Wells and cisterns. Thomas Scanlon, Town Clerk.

Springfield, Clarke Co., population *35,000; 3 steam engines; 4 chemical engines; 1 hook and ladder truck; 5 hose carriages; 1500 feet good rubber hose; 4900 feet cotton hose; telegraph alarm, 57 boxes; 16 men paid full time; 17 call men; 14 horses. E. W. Simpson.

WATER SUPPLY—Water-works; stand-pipes; 32 1/4 miles street mains; diameter, 6 to 24 inches; 280 hydrants; pressure, 80 pounds; 38 cisterns. R. Powell, J. S. Shewalter.

Stenboville, Jefferson Co., population *14,000; area, 2000 acres; fire limit, 600 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, one and two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; 1000 feet good rubber hose; 3000 feet good cotton hose; value of apparatus and supplies, \$12,000; 3 buildings owned, value \$20,000; 12 paid members, 60 volunteers; annual expenses, \$12,000; bell alarm. Chief appointed by Mayor, confirmed by council. Ed Nicholson.

WATER SUPPLY—1 reservoir, supplied by pumping from river; capacity, 1,500,000 gallons daily; 15 miles street mains; diameter, 4 to 20 inches; 126 hydrants; pressure, 60 pounds; annual expenses of water department, \$13,000. J. M. Reynolds, City Clerk.

Tiffin, Seneca Co., population *10,000; area, 2560 acres; fire limit, 30 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three and four stories; dwellings, wood and brick, one and one-half to three stories; department consists of 2 steam engines, 1 hand engine, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 4000 feet good rubber hose; 4 horses; value of apparatus and supplies, \$20,000; 5 buildings owned by city; 108 members, 2 paid; annual expenses, including water works, \$12,000. John Roller.

WATER SUPPLY—10 cisterns, supplied from springs; water-works; direct pressure; 17 miles street mains; diameter, 5 to 16 inches; 109 hydrants; pressure, 100 pounds. M. Scannell, J. Rex.

Tippecanoe City, Miami Co., population *2500; area, 200 acres; buildings, brick and wood, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 heater, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1600 feet rubber hose; 500 feet good cotton; value of apparatus and supplies, \$6000; value of buildings, \$6000; 55 volunteer members; bell alarm. Chief appointed by council. C. Truff.

WATER SUPPLY—Canal and wells. E. A. Jackson, City Clerk.

Toledo, Lucas Co., population *85,000; area, 21 1/4 miles; fire limit, 6 miles; mercantile buildings, brick, two to five stories; dwellings, brick and frame, two stories; department consists of 4 steam engines, 2 chemical engines, 2 chemical hand extinguishers, a hook and ladder trucks, 7 hose carriages; 10,000 feet good hose; 21 horses; value of apparatus and supplies, \$65,000; buildings, \$180,000; 63 members, full paid; annual expenses, \$56,000; telegraph alarm, 252 street boxes. Chief appointed by Mayor, confirmed by council. John Nagely.

WATER SUPPLY—Water-works; stand-pipe system; 60 miles street mains; diameter, 6 to 32 inches; 854 hydrants; pressure, 105 pounds; annual expenses of water department, \$23,000. H. C. Cotter, G. H. Cole.

Troy, Miami Co., population *6000; area and fire limit, 800 acres, causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1900 feet rubber hose and 200 feet linen hose, good; 500 feet cotton hose, new; 3 horses; value of apparatus and supplies, \$25,000; membership 27, part paid time; annual expenses, \$2000; bell and telephone alarm. Chief appointed by council. George Mayer.

WATER SUPPLY—Wells and cisterns; water-works; pump to tank; 7 miles of mains; 84 hydrants; pressure, 35 to 100 pounds. Frank Ross, J. H. Conklin.

OHIO—Continued.

Upper Sandusky, Wyandot Co., population 3540; 1 steam engine; 1 chemical engine; 2 hook and ladder trucks; 2 hose carriages; 1500 feet rubber hose, good; 2 men paid full time, 113 part time. W. S. Coon.

WATER SUPPLY—20 cisterns; 12,000 gallons capacity. W. R. Hair, Town Clerk.

Urbana, Champaign Co., population *8500; area, 2200 acres; fire limit, 4 blocks; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose, 500 feet cotton hose, good; 5 horses; value of apparatus and supplies \$9000; 2 buildings owned, value \$2500; 1 building rented at \$200; membership 64; full paid, 4; part paid, 8; annual expenses, \$4500; telephone alarm. Chief and assistant appointed by Mayor, confirmed by council. H. H. Williams.

WATER SUPPLY—Direct pressure; capacity, 1,500,000 gallons daily; 11 miles of direct street mains; diameter, 4 to 14 inches; 80 hydrants; pressure, 200 pounds; annual expenses of water department, \$7200. W. M. Ambrose, O. Horr.

Utica, Licking Co., population 702; area, 104 acres; fire limit, 120 acres; fireworks ordinance; causes of fires investigated; frame buildings, two stories; shingle roofs; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 20 feet rubber hose, 400 feet cotton hose, good; value of apparatus and supplies, \$700; membership 30, volunteers; bell alarm. Chief appointed by council. C. A. Berit.

WATER SUPPLY—Wells and streams. H. E. Harris, Town Clerk.

Vermillion, Erie Co., population 1069; fireworks ordinance; mercantile buildings, wood, brick and stone, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hose carriage; 700 feet cotton hose, good; 200 poor; value of apparatus and supplies, \$110; value of buildings, \$500; membership 27, volunteers; annual expenses, \$250; bell alarm. Chief elected by company.

WATER SUPPLY—River and cisterns.

Report of 1887.

Versailles, Darke Co., population *1400; buildings, brick and frame, two stories; wooden roofs; department consists of 1 steam engine, 1 hose carriage; 800 feet cotton hose; 200 linen, good; value of apparatus and supplies, \$3000; members, 36; 1 part paid, rest volunteer; bell alarm. J. G. Stierle.

WATER SUPPLY—Creek and cisterns. Wesley Ault, Village Clerk.

Wapakoneta, Auglaize Co., population *3500; buildings, brick and frame, one to three stories; shingle roofs; department consists of 1 steamer and 1 hand engine, 4 hose carriages; 1500 feet rubber hose, poor; 1000 cotton, poor; members 110, volunteers; expenses in 1887, \$800; bell alarm. James Stecknell.

WATER SUPPLY—1 reservoir. Jos. Meyers.

Warren, Trumbull Co., population *7000; area and fire limit, 1000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 chemical hand extinguishers, 4 hose carriages; siamese couplings used; 3000 feet cotton and rubber hose, good; 4 horses; value of apparatus and supplies, \$10,000; value of buildings used, \$50,000; membership, full paid 2; volunteer 35; annual expenses, \$2500. F. Wilson.

WATER SUPPLY—18 cisterns; water-works; 12 miles of mains; 100 hydrants; pressure, 70 to 170

pounds; stand-pipe 140 feet high; also direct pressure.

Washington, Fayette Co., population *6000; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 7500 feet rubber hose, good; 1000 feet poor; 850 feet cotton hose, good; 2 horses; value of apparatus and supplies, \$15,000; 1 building owned, value, \$10,000; membership, 130; 2 paid; telegraph alarm, 10 street boxes. Chief elected by council. John Milliken.

WATER SUPPLY—6 cisterns, supplied from creek; capacity, 1500 gallons daily, and wells; water-works building. A. Burnett, Town Clerk.

Wauseon, Fulton Co., population 1960; area, 240 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and wood, two and three stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 hand engines, 2 hose carriages; 1300 feet cotton hose, good; value of apparatus and supplies, \$4500; 1 building, value \$15,000; membership 65, volunteers; annual expenses, \$65; bell alarm, Chief elected by company.

WATER SUPPLY—30 cisterns; capacity, 10,000 gallons daily.

Report of 1887.

Waverly, Pike Co., population *1600; area, 200 acres; fire limit, 150 acres; fireworks ordinance; mercantile buildings, brick and wood, one to three stories; shingle and tin roofs; dwellings, wood and brick, one to three stories; department consists of 1 steam engine, 1 chemical hand extinguisher, 1 hook and ladder wagon, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, \$8000; 1 building owned, value, \$800; 25 volunteer members; annual expenses, \$175; bell alarm. Chief elected by company. C. L. Haubell.

WATER SUPPLY—Canal and 3 cisterns. Geo. Baringer, Town Clerk.

Waynesburgh, Stark Co., population 622, no fire department.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 4000 gallons capacity per diem; 1 cistern, 200 gallons; one-half mile street mains and supply pipes; 24 hydrants. W. A. Robertson, W. Klotz.

Wellington, Lorain Co., population *2500; buildings, brick and frame, two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 24 buckets; 500 feet rubber hose, good; 50 poor; 400 cotton, good; 150 poor; value of apparatus and supplies, \$19,600; 30 members, paid \$10 per year; expenses in 1887, \$200; bell alarm.

WATER SUPPLY—Cisterns. R. Goodwin, Village Clerk.

Wellsville, Columbiana Co., population *575; area, 1000 acres; fire limit, 550 acres; fireworks ordinance; brick and frame buildings, 1 hook and ladder truck; 2 hose carriages; 1500 feet good cotton hose; value of apparatus, \$2500; 2 buildings in use, value, \$2500; 37 volunteer members; bell and whistle alarm. C. K. Van Fossom.

WATER SUPPLY—1 reservoir; capacity, 2,000,000 gallons; pressure, 148 pounds; annual expenses of water department, \$2800. A. S. Fogo, C. B. Mayhew.

West Liberty, Logan Co., population *1200; buildings, wood and brick, one and two stories; wooden roofs; 1 hook and ladder truck and rubber buckets; no fire department.

WATER SUPPLY—Mill race, east and south. J. W. Brown, Village Clerk.

West Salem, Wayne Co., population *1200; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose; 1000 feet leather hose; good; 50 volunteer members. A. J. Gerhart.

WATER SUPPLY—15 cisterns. O. F. More. Town Clerk.

Wilmington, Clinton Co., population *3500; area and fire limit, 1200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1400 feet good rubber hose; 300 feet poor; 2 hoses; value of apparatus and supplies, \$6000; city owns buildings; 70 volunteer members; annual expenses, \$700. Chief elected by company, approved by council. Geo. W. Brown.

WATER SUPPLY—16 cisterns; supplied from roofs. William McMillen, City Clerk.

Wooster, Wayne Co., population 7060; 2 steam engines; 1 hook and ladder truck; 8 hose carriages; 3000 feet good rubber hose; 50 feet cotton, poor; 170 volunteers. W. A. Eberly.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs, 2,500,000 gallons capacity; 10½ miles of street mains and supply pipes; 101 hydrants; 50 pounds pressure. Z. Potter, C. C. Adams.

Xenia, Greene Co., population *10,000; area, 640 acres; ordinance for investigating causes of fires; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 4400 feet rubber hose; 100 feet good cotton hose; value of apparatus and supplies, \$15,000; 2 buildings owned by department, value \$10,000; membership of department, 15; full paid members, 6; part paid, 9; annual expenses of department, \$7500; telegraph alarm, 17 street boxes. Chief elected by city council.

WATER SUPPLY—43 cisterns, capacity 400 barrels daily; water-works; 1 reservoir; stand-pipe, 115 feet high; 200 hydrants. G. F. Cooper, J. A. Hivling.

Youngstown, Mahoning Co., population *25,000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 3600 feet good cotton hose; membership, 8 paid full time, 30 paid part time. W. H. Moor.

WATER SUPPLY—Water-works; 16 miles mains;

160 hydrants; direct pumping system. W. S. Hamilton, J. S. Roller.

Zanesville, Muskingum Co., population *21,000; area, 4445 acres; fire limit, 3368 acres; fire-works ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 combined hose and ladder truck, 4 two-horse hose carriages; 11 horses; value of apparatus and supplies, \$4000; 5 buildings used, owned by city, value \$16,000; members 16; 11 full paid, 5 part paid. annual expenses, \$8000; telegraph alarm and bell, 29 street boxes. Chief appointed by Mayor, confirmed by city council. L. F. Langley.

WATER SUPPLY—2 reservoirs supplied by pumps from river; capacity, 5,000,000 gallons daily; gravity pressure; 35 miles street mains; diameter, 2 to 20 inches; 200 hydrants; pressure, 80 pounds; annual expenses of water department, \$13,630. R. M. Saup.

The following places have no fire protection: Belpre, Washington Co., population 901. Bridgeport, Belmont Co., population 3800. Brunswick, Medina Co., population 1000. Collamer, Cuyahoga Co., population 2400. Coshocton, Coshocton Co., population *3201. Doylestown, Wayne Co., population *1200. Dresden, Muskingum Co., population *1200. Ebenezer, Prebel Co., population 2143. Georgetown, Brown Co., population *2000. Hartwell, Hamilton Co., population 822. Hicksville, Defiance Co., population *2500. Kelley's Island, Erie Co., population 1050. Leetonia, Columbiana Co., population 2552. Mineral Ridge, Trumbull Co., population 1150. Minersville, Meigs Co., population *1500. Morgan, Ashtabula Co., population 1450. North Fairfield, Huron Co., population 1359. North Monroe, Huron Co., population 1342. Palmyra, Portage Co., population 1115. Parma, Cuyahoga Co., population 1444. Rockport, Cuyahoga Co., population 2676. Syracuse, Meigs Co., population 1545. Uhricksville, Tuscarawas Co., population 2790. Wadsworth, Medina Co., population 2050. Wellston, Jackson Co., population 3200. West Toledo, Lucas Co., population 1200. Willoughby, Lake Co., population 1001. Yellow Springs, Greene Co., population 1377. Zaleski, Vinton Co., population 1175.

OREGON.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Albany, Linn Co., population *2500; area, 720 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, one and two stories; shingle roofs permitted; dwellings, wood, one and one-half stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1700 feet good hose; 500 feet fair; value of apparatus and supplies, \$3000; 2 buildings owned by city, value \$6000; 130 volunteer members; annual expenses, \$1500; bell alarm. Chief elected by members.

WATER SUPPLY—Direct pumping system; 8 cisterns; capacity of each, 10,000 gallons; 6 miles street mains, diameter, 1 to 6 inches; 3 hydrants; pressure, 40 to 100 pounds.

Report of 1887.

Astoria, Clatsop Co., population *7000; fire-works ordinance; chief investigates causes of fires; buildings, brick and wood, two stories; wooden

roofs permitted; department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 4000 feet rubber hose in good condition; value of apparatus and supplies, \$22,000; 2 buildings in use by department, owned by city, value \$10,000; 300 volunteer members; telegraph alarm, 6 street boxes. Chief elected by members of department. B. S. Worsley.

WATER SUPPLY—River; 2 reservoirs, supplied by mains from Bear creek; pipe lines from Pacific Ocean supply water for fire purposes. J. W. Welsh, T. S. Jewett.

Baker City, Baker Co., population 2300; buildings, frame, one and a half and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$1500; 68 volunteer members; bell alarm. D. M. Kelly.

WATER SUPPLY—Wells. J. T. Donley, Town Clerk.

OREGON—Continued.

Corvallis, Benton Co., population *1600; area, 640 acres; causes of fires investigated; frame and brick buildings; 1 hand engine; 1 hook and ladder truck; 2 hose carts; 1000 feet good rubber and leather hose; 500 feet poor; 2 buildings used, owned by city; 125 volunteer members; bell alarm. Chief elected by department.

WATER SUPPLY—7 cisterns; wells; water-works; direct pumping; street mains, 6 and 1 inch in diameter; new water-works. W. B. Chase.
Report of 1887.

Dallas, Polk Co., population *800; 1 hand engine; 3 hose carriages; 500 feet leather hose; 80 men, volunteers.

WATER SUPPLY—Water-works; gravity; 5 hydrants; 4 cisterns.
Report of 1887.

Eugene, Lane Co., population 13400; area, 640 acres; fire limit, 3 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good cotton hose; value of apparatus and supplies, \$4000; 2 buildings in use; 125 volunteer members; annual expenses, \$150; bell alarm. Chief elected by members. G. C. Swift.

WATER SUPPLY—Wells and 6 cisterns; reservoir; direct pumping; mains; 12 double hydrants. G. R. Chrisman, B. F. Dorris.

Hood River, Wasco Co.; buildings, wood, two stories; no fire department.

WATER SUPPLY—Direct pressure; reservoir, capacity 2000 gallons; 2 miles street mains. H. C. Coe.

Jacksonville, Jackson Co., population 1200; 1 hand engine; 1 hose cart; 1 hook and ladder truck; 750 feet hose; bell alarm; 50 members. C. F. Smith.

WATER SUPPLY—3 cisterns, capacity 12,000 gallons; street mains. S. Huffer, Town Clerk.

Newport, Benton Co., population *70; buildings, frame, one and a half to two stories; 1 hook and ladder truck.

WATER SUPPLY—Direct pressure; capacity, 120,000 gallons. Case & Bayley, J. H. Aldrich.

Oregon City, Clackamas Co., population 11806; area, 640 acres; fireworks ordinance; mercantile buildings, wood and brick, one and two stories; shingle roofs; dwellings, wood, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose; 200 feet cotton hose in good condition; value of apparatus and supplies, \$1400; 2 buildings owned by city, value \$5000; membership 75, all volunteers; annual expenses, \$75; bell alarm. Chief elected by members of department. S. R. Green.

WATER SUPPLY—Pumps; capacity, 250,000 gallons daily; $\frac{3}{4}$ mile street mains, 4 to 6 inches; 12

hydrants; pressure, 80 pounds; annual expenses, \$1000. Wm. Howell, H. Straight.

Pemdeson, Umatilla Co., population *3250; buildings, brick and frame, one to four stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose; 450 feet poor; 2 horses; value of apparatus and supplies, \$9000; membership 100, all volunteers; annual expenses, \$1800; bell alarm. James A. Fee.

WATER SUPPLY—1 reservoir, supplied by pump; capacity, 1,000,000 gallons; gravity; 5 miles of mains; 22 hydrants; pressure, 65 pounds. J. H. Robbins, W. E. Crews.

Portland, Multnomah Co., population 133,400; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories; dwellings, wood, two stories; department consists of 4 steam engines, 1 hook and ladder truck, 6 hose carriages; 5450 feet leather hose in good condition; 850 worthless; 20 horses; value of apparatus and supplies, \$75,840; 7 buildings owned by department, value \$91,500; membership, 70; 20 full paid; 50 part paid; annual expenses, \$57,000; fire alarm telegraph, 22 street boxes. Chief elected by fire commissioners. Harry Morgan.

WATER SUPPLY—4 reservoirs, supplied by pumping system; capacity, 16,000,000 gallons daily; 18 miles street mains; 2 to 36 inches; 102 hydrants. J. W. Smith, W. H. Wood.

Salem, Marion Co., population 8000; area, 723 acres; fire limit, 26 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carts; siamese couplings used; 2500 feet rubber hose in good condition; value of apparatus and supplies, \$12,500; 4 buildings owned by department, value \$7700; membership 250, paid; annual expenses, \$1200; bell alarm. Chief elected by members. C. N. Churchill.

WATER SUPPLY—Water-works, direct pressure; 5 cisterns; capacity, 1,000,000 gallons daily; 8 miles street mains and supply pipes; diameter, 4 to 12 inches; 48 hydrants; water pressure, 55 pounds; annual expenses of water department, \$1200; water-works owned by company. James M. Martin, J. H. Strickler.

Union, Union Co., population 800; buildings, frame and brick, one and two stories; wooden roofs; department consists of 50 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$500; 25 volunteer members; annual expenses, \$75; triangle and bell alarm. W. A. Hall.

WATER SUPPLY—2 creeks and wells. J. E. Tuttle, Town Clerk.

The following place has no fire department: Junction City, Lane Co., population *1000.

PENNSYLVANIA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Allegheny, Allegheny Co., population *90,000; fireworks ordinance; fire marshal investigates fires; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, brick, three stories; department consists of 10 steam engines, 10 chemical hand extinguishers, 2 hook and ladder trucks, 12 hose carriages; siamese couplings used; 37 horses;

value of apparatus and supplies, \$80,000; 9 buildings owned, value \$80,000; membership 76, full paid; fire alarm telegraph, 95 street boxes. Chief elected by city council. J. E. Crow.

WATER SUPPLY—Reservoir, supplied by pumping engine; capacity, 18,000,000 gallons daily; 70 miles of mains; diameter, 6 to 36 inches; 900

hydrants; pressure, 15 to 130 pounds. E. Armstrong.

Allentown, Lehigh Co., population *25,000; area, 2014 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; slate and tin roofs; dwellings, brick, two and three stories; department consists of 4 steam engines, 6 hose carriages; 2550 feet linen hose, good; 2550 leather hose, ordinary; 14 horses; value of buildings owned by city, \$70,000; by department, \$15,000; membership 558, volunteers; annual expenses, \$7000; telegraph alarm. Chief appointed by Mayor. H. Cleveland.

WATER SUPPLY—2 reservoirs and 1 stand-pipe; capacity 422,000 gallons daily; 2 Knowles pumps, 3,000,000 gallons daily capacity; 27 miles street mains; diameter, 3 to 24 inches; 149 hydrants; pressure, 60 pounds; annual expenses of water department, \$25,000. S. S. Thompson.

Altoona, Blair Co., population *27,775; area and fire limit, 1500 acres; fireworks ordinance; causes of fires investigated; frame buildings, one and one-half stories; shingle roofs; department consists of 2 steam engines, a hook and ladder truck, 6 hose carriages; siamese couplings used; 12,000 feet good cotton hose; 15 horses; value of apparatus, \$2600; membership 500, volunteers; annual expense, \$5000; electric alarm, 35 boxes. Chief elected by companies. F. P. Molloy.

WATER SUPPLY—Gravity pressure; 1 reservoir, capacity 550,000 gallons daily; 32 miles street mains and supply pipes; diameter, 2 to 16 inches; 175 hydrants; pressure, 75 pounds; annual expenses of water department, \$8000. S. Galey, H. T. Heinsling.

Annville, Lebanon Co., population *1600; 2 hand engines; 1 steamer; 1 hose carriage; 300 feet leather hose; 500 feet good cotton. W. Martin.

WATER SUPPLY—Wells, cisterns and creeks. D. O. Shenk, Town Clerk.

Archbald, Lackawanna Co., population 3049; no fire department.

WATER SUPPLY—Water-works, gravity pressure; 4 miles of mains; 6 hydrants; pressure, 90 pounds. J. Carroll, D. Atkinson, Jr.

Arnot, Tioga Co., population *4000; 1 fire engine; 1000 feet of hose owned by Blossburg Coal Company and run by their direction; no organized fire department. N. Shultz.

WATER SUPPLY—2 steam pumps; reservoirs. F. F. Lyon, S. S. Miller.

Ashland, Schuylkill Co., population *9000; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet leather hose; 100 feet good linen; 2 buildings owned, value \$6000; membership 170, volunteers; annual expenses, \$488. Chief elected by members.

WATER SUPPLY—Pipes from dam; gravity system; diameter of mains, 3 to 12 inches; 30 hydrants; annual expenses of water department, \$700.

Report of 1887.

Ashley, Luzerne Co., population 4000; area, 500 acres; fire limit, 300 acres; fireworks ordinance; brick and frame buildings, two stories; 2 chemical hand extinguishers; 3 hose carriages; 2000 feet good rubber lined hose; value of apparatus, \$600; 1 building used, value \$4000; 40 men, volunteers; expenses for 1887, \$72; steam gong alarm. W. T. Reed.

WATER SUPPLY—Lake; 3 miles street mains; 14 and 4 inches in diameter; 19 hydrants; pressure, 110 pounds. J. K. P. Fenner, Town Clerk.

Athens, Bradford Co., population 3000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; wooden roofs; dwellings, wood, two stories; depart-

ment consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 600 feet rubber hose; 500 feet good leather; 1 building owned, value \$600; membership 72, volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—River; water-works; 7 miles of mains; 18 hydrants; pressure, 120 pounds. A. Elmer.

Audenreid, Carbon Co., population 2000; buildings, frame, one and two stories; no fire department; buckets and hose; whistle alarm.

WATER SUPPLY—1 reservoir; capacity, 2,500,000 gallons; steam pump; 3 miles of mains; 11 hydrants; pressure, 55 pounds.

Austin, Potter Co.; buildings, hemlock and lumber, two stories; shingle roofs; department consists of 2 hose carriages, 300 fire buckets; 600 feet good cotton hose; 300 poor; 400 feet good leather hose; 200 poor; value of apparatus and supplies, \$250; membership 30, volunteers; expenses in 1887, \$150; steam whistle alarm. Paul Costa.

WATER SUPPLY—Springs, well and brooks; 3 Worthington pumps. M. J. Young.

Bangor, Northampton Co., population *3000; buildings, frame and brick, two stories; department consists of 1 hose carriage; 1000 feet good fabric hose; value of apparatus and supplies, \$1000; 35 members. W. R. Grubb.

WATER SUPPLY—Reservoir; gravity pressure; 15 hydrants. M. Flory, C. K. Stier.

Beaver, Beaver Co., population *1000; 1 hand engine.

WATER SUPPLY—Water-works; gravity pressure; 20 hydrants; 5 cisterns; 1 steam pump; capacity, 200 gallons per minute; pump forces water through force main to cisterns; are about to make direct connection from force main to distributing mains to be used in case of fire. Report of 1887.

Beaver Falls, Beaver Co., population *10,000; area, 400 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies, \$15,000; 1 building owned, value \$12,000; 50 volunteer members; telephone and bell alarm. Chief elected by council. W. H. Hoon.

WATER SUPPLY—Direct pumping system; 1 reservoir; 10 to 15 miles of street mains; diameter, 4 to 10 inches; 90 hydrants; pressure, 80 pounds. J. Ramsey, G. Liscomb.

Bedford, Bedford Co., population *2020; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 200 feet good rubber hose; 900 feet good leather; 1400 feet cotton; 60 men, volunteers. S. F. Statler.

WATER SUPPLY—Water-works; reservoir; mains. T. Armstrong, Town Clerk.

Bellefonte, Centre Co., population *6000; area and fire limit, 360 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet of rubber and 1500 feet leather hose, good; value of apparatus and supplies, \$4600; 2 buildings in use, value \$2400; 1 rented at \$200 per year; membership 190, volunteers; annual expenses, \$1000. Chief elected by company. H. D. Yerger.

WATER SUPPLY—Reservoir, supplied by steamer and power, capacity 10,000 barrels daily; spring; diameter of mains, 4 to 16 inches; 75 hydrants; annual expenses of water department, \$2000. S. D. Rine, I. Mitchell.

PENNSYLVANIA—Continued.

Berwick, Columbia Co., population 3000; 1 hand engine; 2 hose carriages; 700 feet good linen hose; 80 volunteers. J. C. Vought.

WATER SUPPLY—Waterworks, gravity pressure; 3 miles of mains; 24 hydrants; pressure, 52 pounds. Geo. De Prop, W. F. Larry.

Bethlehem, Northampton Co., population *6000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet leather hose and 1200 cotton, good; 225 men, volunteers. J. F. Gross.

WATER SUPPLY—Waterworks; gravity pressure; 8 miles of mains; 63 hydrants; 1 force pump. L. F. Giering, T. O. Fradenek.

Birdsborough, Berks Co., population *2600; area and fire limit, 640 acres; fireworks ordinance; brick and stone buildings, two and two and a half stories; 1 hose carriage; 1000 feet good rubber hose; value of apparatus, \$1500; value of property owned, \$5200; 75 volunteer members. I. W. Miller.

WATER SUPPLY—1 reservoir, capacity 100,000 gallons daily; 5 miles street mains; diameter, 4 to 10 inches; 36 hydrants; pressure, 84 pounds. W. Harrison, C. K. Rhoads.

Blairsville, Indiana Co., population *1500; area and fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs; dwellings, frame, two stories; department consists of 1 hand engine, a chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1000 feet good cotton hose; 450 feet poor rubber hose; 1 horse; value of apparatus and supplies, \$1400. J. Kalbach.

WATER SUPPLY—River; pump to reservoir; 3 miles of mains; 18 hydrants. B. Earhart, Town Clerk.

Bloomsburgh, Columbia Co., population *5000; fireworks ordinance; mercantile buildings, brick, three and four stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 500 feet good cotton hose; 800 feet good leather, 100 feet poor; value of apparatus and supplies, \$3000; annual rent of building, \$90; 75 volunteer members; bell alarm. Chief elected by department.

WATER SUPPLY—1 reservoir, supplied by pumping from a stream, capacity 1,000,000 gallons daily; gravity system; 5 miles street mains; diameter, 4 to 8 inches; 60 hydrants; 70 pounds pressure; waterworks owned by private corporation. J. Fowler.

Blossburg, Tioga Co., population 2140; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; wooden roofs permitted; wood dwellings, two stories; department consists of 1 steamer, 1 hand engine, 3 hose carriages; 200 feet fair rubber hose; 1200 feet good cotton; value of buildings, \$2500; 105 volunteer members; annual expenses, \$75; bell alarm. Chief elected by members; fire guards, self-supporting, 30 permanent members. S. Holands.

WATER SUPPLY—2 reservoirs, supplied by springs and river. J. F. Ely, Town Clerk.

Boyetown, Berks Co., population 1099; area, 640 acres; fire limit, 250 acres; mercantile buildings, brick, three stories; tin and shingle roofs; wood and brick dwellings, two and three stories; department consists of 1 steam engine, a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 100 feet good rubber hose, 400 feet poor; value of apparatus and supplies, \$10,000; 2 buildings owned, value \$2000; 150 volunteer members; bell alarm. H. M. Binder.

WATER SUPPLY—1 reservoir, supplied by springs, capacity 25,000 gallons daily; direct pumping system; 3 miles street mains, 3 to 6 inches di-

ameter; hydrants; 200 pounds pressure; annual expenses, \$2500. J. Sweinhart, C. F. Emes.

Braddeock, Allegheny Co., population *9000; department consists of 1 hook and ladder truck, 2 hose carriages, 3 chemical hand extinguishers; 1500 feet rubber hose.

WATER SUPPLY—Waterworks; direct system; 80 pounds pressure.

Report of 1887.

Bradford, McKean Co., population 9197; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; department consists of a steam fire engine, 20 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages, 10 fire pumps; siamese couplings used; 900 feet good rubber hose; 2000 feet linen; value of apparatus, etc., \$15,000; 6 buildings owned, value \$8000; 240 members, 2 paid full time, 3 part time, 235 volunteers; electric alarm, 8 street boxes. Chief elected by ballot; fire patrol, 30 volunteer members; expenses of patrol in 1886, \$200.

WATER SUPPLY—Gravity system waterworks; 2 reservoirs; capacity, 5,000,000 gallons daily; 11½ miles street mains; diameter, 3 to 14 inches; 50 hydrants; pressure, 85 pounds; expenses for 1887, \$10,000; new reservoir in course of construction, 32,000,000 gallons capacity. C. J. Lane.

Report of 1887.

Bristol, Bucks Co., population about 7000; fireworks ordinance; mercantile buildings, frame, two and three stories; wooden roofs permitted; dwellings, brick and frame, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1100 feet leather hose; value of apparatus and supplies, \$10,000; 2 buildings and stable owned, value \$6500; 125 volunteer members; annual expenses, \$550; bell alarm.

WATER SUPPLY—Waterworks; stand-pipe pressure; 5 miles of mains; diameter, 4 to 12 inches; 50 hydrants; pressure, 55 pounds. C. E. Scott, J. W. Wright.

Brookville, Jefferson Co., population 2136; 1 hook and ladder truck; 2 hose carts; 1000 feet of hose; 40 volunteers.

WATER SUPPLY—Creeks and wells; waterworks; 2 reservoirs; capacity, 1250 barrels each; 5½ miles of mains, 8 inches in diameter; 26 hydrants; pressure, 80 to 110 pounds. W. D. J. Martin, C. Z. Gordon.

Butler, Butler Co., population *5000; 2 hose carriages; 1 hook and ladder truck; 1500 feet cotton rubber lined and 300 feet rubber hose, good; 140 volunteers. A. L. Reiber.

WATER SUPPLY—Waterworks, gravity pressure; 4½ miles mains; 56 hydrants. John Conrad, Sr., J. D. Marshall.

Canton, Bradford Co., population *1500; fireworks ordinance; mercantile buildings, brick and wood, two stories; dwellings, frame, two stories; department consists of 1 hook and ladder truck; 800 feet of good linen hose; 200 poor; 25 volunteer members; annual expenses, \$100; bell alarm. L. E. Crane.

WATER SUPPLY—1 reservoir, supplied from stream; gravity system; 2½ miles street mains and supply pipes; 4 to 12 inches in diameter; 14 hydrants; water pressure, 280 pounds. G. A. Guernsey, C. E. Riggs.

Carbondale, Lackawanna Co., population *12,000; 1 hand engine; 2 hose carriages; 900 feet good leather hose; 37 volunteers. J. H. Foy.

WATER SUPPLY—Gravity pressure; waterworks; 8 miles of mains; 36 hydrants; pressure, 90 pounds. Van Bergen & Co., Robert Stuart.

Carlisle, Cumberland Co., population 7000; department consists of 3 steam engines, 1 hook and ladder truck, 7 hose carriages; 600 feet good cotton

hose; 3000 feet good leather; membership 750, volunteers.

WATER SUPPLY—Creek; pump to reservoir; 12 miles of mains; 4 hose carriages; 4000 feet good hose; Report of 1887.

Catasauqua, Lehigh Co., population 4000; 2 steam engines; 4 hose carriages; 4000 feet good hose; 150 volunteers.

WATER SUPPLY—Water-works; gravity pressure; 5 miles mains; 45 hydrants. E. D. Baxter, Town Clerk.

Catawissa, Columbia Co., population *2800; department consists of 2 hand engines (old), 1 hose cart; quantity of good hose.

WATER SUPPLY—Gravity pressure.

Chambersburg, Franklin Co., population *8500; fireworks ordinance; buildings, brick, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 100 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 3000 feet good leather hose; value of apparatus and supplies, \$6000; buildings, \$8000; membership 360, volunteers; annual expenses, \$300. Chief elected by council. A. C. Brady.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, supplied by pump from stream; capacity, 1,000,000 gallons daily; 12 miles street mains; diameter, 4 to 10 inches; 50 hydrants; pressure, 39 pounds. A. C. McGrath.

Report of 1887.

Chester, Delaware Co., population *20,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 3000 feet good rubber hose; 1300 feet poor; 160 men, volunteers; 8 horses. T. Hargraves.

WATER SUPPLY—Water-works; direct pressure; river; 2 reservoirs; 20 miles mains; 69 hydrants. W. S. Johnson, M. Lewis.

Clarendon, Warren Co., population 1500; area, 200 acres; fire limit, 150 acres; fireworks ordinance; buildings, wood, one and a half and two stories; department consists of 2 hose companies, 1 hook and ladder truck, 1 fire police; 1500 feet good rubber and cotton hose; value of apparatus and supplies, *3000; 3 buildings in use, 1 owned by hose company, 1 by hook and ladder company, and 1 owned by borough, valued at \$800; membership 200, volunteers; annual expenses, \$350; fire alarm, bells and whistles. Chief and two assistants elected by companies, approved by council. A. S. Knight.

WATER SUPPLY—4 reservoirs, supplied by well and force pump; capacity, 65,000 gallons daily; direct pumping and gravity system; 3½ miles street mains; diameter, 2 to 3¼ inches; 20 hydrants; pressure, 300 pounds; water-works, owned by private company; force pump and water line owned by borough. Elston Heirs, J. O'Neil.

Clarion, Clarion Co., population *2500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 600 feet good leather; 60 men, volunteers. W. J. McEntire.

WATER SUPPLY—River; water-works; pump to tank; 2 miles of mains; 15 hydrants; pressure, 40 pounds. J. B. Knox, C. E. Smith.

Clearfield, Clearfield Co., population *3000; fire department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet cotton hose; value of apparatus, etc., \$2500; 60 volunteer members; 1 building. J. F. McKenrick.

WATER SUPPLY—Creek; gravity; reservoir; 6 miles of mains; 35 hydrants; pressure, 180 pounds. H. F. Bigler, S. Bell.

Coatesville, Chester Co., population 2766; area and fire limit, 1200 acres; fireworks ordinance; mercantile buildings, mostly brick, three stories; wooden roofs permitted; dwellings, brick and frame, two and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 500 feet good leather hose; 500 feet cotton;

value of apparatus and supplies, \$5500; 1 building owned, value \$5000; membership 120, volunteers; annual expenses, \$150; bell alarm. Chief elected by company. Geo. W. Brooks.

WATER SUPPLY—Reservoir; capacity, 300,000 gallons daily; gravity pressure; 5 miles of supply pipes and street mains; diameter 3 to 8 inches; 53 hydrants, pressure, 35 pounds; annual expenses of water department, \$250. I. Spackman, Town Clerk.

Columbia, Lancaster Co., population *10,000; 3 steam engines; 7 hose carriages; 3000 feet good cotton and leather hose; 450 men, volunteers. Newton Jackson.

WATER SUPPLY—Water-works; gravity; 3 reservoirs; 12 miles of mains; 93 hydrants; pressure, 56 pounds. W. B. Fasig, Dr. S. A. Bockius.

Commeautville, Crawford Co., population 1300; buildings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 10,000 feet good rubber hose; 5000 good cotton; 5000 good leather; value of apparatus and supplies, \$18,000; 40 volunteer members; expenses in 1887, \$25; bell alarm. H. B. Moulthrop.

WATER SUPPLY—Canal and creek. J. Fetterman.

Connellsville, Fayette Co., population *5000; area, 640 acres; fire limit, 480 acres; fireworks ordinance; brick and frame buildings; 2 hose carriages; 600 feet good rubber hose; value of apparatus, etc., \$1500; 60 volunteer members; whistle and bell alarm. Chief chosen by department and approved by council. K. C. McCormick.

WATER SUPPLY—Reservoir, capacity 12,000,000 gallons daily; gravity system; 6 miles of street mains; diameter, 4 to 12 inches; 62 hydrants; pressure, 110 pounds. Geo. A. Munson, J. H. Stillwagon.

Conshohocken, Montgomery Co., population 4561; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, two and one-half stories; department consists of 1 steam engine, 3 hose carriages; siamese couplings used; 1200 feet good rubber hose; 400 poor; 1150 good cotton; value of apparatus and supplies, \$7750; 1 building owned, value \$4000; 110 volunteer members; annual expenses, \$500; bell alarm.

WATER SUPPLY—1 reservoir, supplied by pumps; capacity, 440,000 gallons daily; 4¼ miles street mains; diameter, 4 to 10 inches; 45 hydrants; pressure, 90 pounds. W. Hayward, Town Clerk.

Corry, Erie Co., population *8000; area, 2908 acres; fire limit, 540 acres; mercantile buildings, brick, three stories; tin and iron roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 250 feet rubber hose; 2000 feet good cotton hose, 500 poor; 2 horses; value of apparatus and supplies, \$8000; 2 buildings owned, value \$4000; 125 members, a full paid, 1 part paid; annual expenses, \$500; bell and whistle alarm. Chief elected by department. Henry C. Frazier.

WATER SUPPLY—Water-works; 12 reservoirs, supplied from springs; capacity, 5000 gallons daily; 9 miles of mains; 60 hydrants; pressure, 110 pounds; annual expenses of water department, \$3000. M. N. Baker, City Clerk.

Curwensville, Clearfield Co., population 1580; area, 1025 acres; buildings, brick and frame, two and three stories; department consists of 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$2000; 50 volunteer members; expenses in 1887, \$1600; steam whistle alarm. Wm. Holden.

WATER SUPPLY—4 reservoirs, capacity 500 barrels each. A. Bloom.

Danville, Montour Co., population 9000; department consists of 1 steamer and 2 hand engines,

PENNSYLVANIA—Continued.

4 hose carriages; 575 feet good leather hose, 1125 poor; 1000 feet good cotton; 178 volunteer members. J. H. Kessler.

WATER SUPPLY—Holly system water-works; 10 miles street mains; 106 hydrants; 90 pounds pressure. S. Miller, W. K. West.

Darby, Delaware Co., population *2000; 1 hand engine; 500 feet of hose. Controlled by council.

WATER SUPPLY—Creek. B. D. Legin, Town Clerk.

Doylestown, Bucks Co., population 2070; 2 hose carriages; 1000 feet good leather hose.

WATER SUPPLY—Springs, water-works, 32 fire plugs.

Downingtown, Chester Co., population *1800; no fire department.

WATER SUPPLY—Gravity pressure; 3 miles street mains; 400 hydrants. J. Hamilton.

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Du Bois, Clearfield Co., population *7000; area, 1800 acres; fire limit, 600 acres; frame buildings, two stories; 100 volunteer members; 1 hose carriage; 1 hook and ladder truck; siamese couplings used; 850 feet good hose; value of apparatus, \$3000. Chief elected by ballot. F. J. Foster.

WATER SUPPLY—Street mains and supply pipes, extending $\frac{1}{2}$ mile; 25 hydrants; 1 force pump. J. Roscoe, C. Pentz.

Duke Centre, McKeon Co., population *800; area, 300 acres; fire limit, 150 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two stories; wood dwellings, one story; wooden roofs permitted; department consists of 1 chemical engine, 1 chemical hand engine, 2 hose carriages; 500 feet good cotton hose, 1000 feet poor; value of apparatus and supplies, \$1000; 1 building, value \$500; 1 rented at \$30 per annum; 50 volunteer members; annual expenses, \$20; bell and steam whistle alarm. Chief elected by department, confirmed by council.

WATER SUPPLY—Tank, capacity 1200 barrels, supplied by pump; $1\frac{1}{2}$ miles of mains and supply pipes; 2 to 3 inches diameter; 13 hydrants; annual expenses, \$10. G. H. Dana.

Duncannon, Perry Co., population 1200; wood buildings, two stories; 2 hand engines; 2 hose carriages; 950 feet good leather hose, 800 feet poor; whistle alarm.

WATER SUPPLY—River and wells. A. L. Lane, Town Clerk.

Dummore, Lackawanna Co., population 800; brick and wood buildings, two and three stories; shingle roofs; department consists of 2 hose carriages; 500 feet good rubber hose; 75 volunteer members; whistle and telephone alarm.

WATER SUPPLY—Gravity pressure; 2 reservoirs; 10 miles street mains; 20 hydrants. John Dacey.

East Brady, Clarion Co., population *1700; fireworks ordinance; causes of fires investigated; frame buildings, two stories; 2 chemical engines; 4 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus, \$2200; 1 building, value \$250; 130 volunteers; bell alarm. Chief elected by members, approved by council. C. R. McCafferty.

WATER SUPPLY—5 cisterns, supplied by springs; direct pumping; 2-inch street mains and hydrants. R. R. McGregor, Town Clerk.

East Mauch Chunk, Carbon Co., population 2500; frame buildings, two and three stories; wooden roofs; no fire department; buckets.

WATER SUPPLY—2 reservoirs; gravity pressure; $3\frac{1}{4}$ miles of mains; pressure, 50 pounds. H. Beineman, Secretary.

Easton, Northampton Co., population *15,000; area, $1\frac{1}{4}$ square miles; fire limit, same; fireworks ordinance; mercantile buildings, brick and stone, three to six stories; slate roofs; dwellings, brick, stone and frame, two and a half to four stories; department consists of 3 steam engines, 1 hook and ladder truck, 5 hose carriages; 4000 feet good rubber hose; 500 poor; 2000 feet good cotton; 7 horses; value of apparatus, supplies, telegraph and buildings owned, \$43,245.95; membership 38, paid; annual expenses, \$8000; telegraph alarm, 24 street boxes. Chief elected by council. J. J. Smith.

WATER SUPPLY—2 reservoirs, supplied by pumping; capacity, 1,000,000 gallons daily; gravity; 25 miles street mains; diameter 4 to 20 inches; 50 hydrants; pressure, 60 to 100 pounds; 3 pumps; capacity, 1,000,000 gallons each. J. S. Rodenbough, H. T. Buckley.

East Stroudsburg, Monroe Co., population 1102; frame buildings, two and three stories; wooden roofs; no fire department.

WATER SUPPLY—Wells, cisterns and creek.

Ebensburg, Cambria Co., population 1123; fireworks ordinance; frame buildings, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 600 feet cotton hose; value of apparatus and supplies, \$2750; membership 63, volunteers; annual expenses, \$75; 1 building used; bell alarm. Chief elected by company. Otis Lloyd.

WATER SUPPLY—Pumping system; 2 reservoirs; $1\frac{1}{4}$ miles street mains and supply pipes; diameter, 4 to 6 inches; 15 hydrants; annual expenses of water department, \$350. R. L. Thomas, W. H. Connell.

Edensburg, Clarion Co., population *1000; buildings, frame and brick; one and two stories; department consists of 1 hose carriage, 1 hook and ladder truck; 525 feet of hose; value of apparatus and supplies, \$600; 1 building, value \$250; membership 46. J. R. Neely.

WATER SUPPLY—Water-works; gravity; capacity, 900 barrels; 2000 feet mains, 3 and 4 inches in diameter; 5 hydrants; pressure, 75 pounds; annual expenses of water department, \$200. R. Corlett, J. M. Cushing.

Eldred, McKeon Co., population 1165; area, 600 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; 1000 feet of hose; value of apparatus and supplies, \$1000; 1 building in use; membership 45, all volunteers; bell and whistle alarm. Chief elected by company. T. L. Sartwell.

WATER SUPPLY—Wells and river; water-works; 3 inch mains. A. H. Mayo, Town Clerk.

Elizabethtown, Lancaster Co., population 3980; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and frame, two stories; 1 steam engine; 1 hand engine; 2 hose carriages; 400 feet good rubber hose; 500 poor; 600 feet good cotton; value of apparatus and supplies, \$5000; 1 building owned, value \$4000; membership 75, volunteers; annual expenses, \$100; bell alarm. Chief elected by company. J. C. Redsecker.

WATER SUPPLY—8 cisterns, supplied by pumping from creek; capacity, 120,000 gallons daily; 1 plug. F. W. Miller, Town Clerk.

Emmerton, Venango Co., population *1300; brick and frame buildings; a chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; siamese couplings used; 600 feet good rubber hose; 200 linen; value of apparatus, etc., \$2000; 1 building, value \$2000; 50 volunteer members; expenses in 1887, \$100. Chief elected by members. A. R. Newton.

WATER SUPPLY—Gravity system water-works;

1 reservoir, capacity 500,000 gallons; 4 miles street mains, 5 and 6 inches in diameter; 10 hydrants.

Emporium, Cameron Co., population *2000; 1 hand engine; 1 hook and ladder truck; 2 chemical hand extinguishers; 2 hose carriages; 700 feet rubber hose, fair; 800 feet good cotton; 110 men, volunteers. H. C. Rockwell.

WATER SUPPLY—Water-works, gravity system; 120 pounds pressure. J. F. Parsons, H. H. Mullen.

Ephratah, Lancaster Co., population 1300; buildings, brick and wood, two and three stories; department consists of 1 steam engine, 1 chemical engine, 1 hose carriage; 400 feet good rubber hose; 400 poor; 1000 good cotton; value of apparatus and supplies, \$3000; members 100, volunteers; expenses in 1887, \$200; bell alarm. Geo. W. Groff.

WATER SUPPLY—Creek and 1 reservoir, capacity 500 hogsheds; 3 miles street mains; 20 hydrants; pressure, 70 pounds. E. S. Royer.

Erie, Erie Co., population *35,000; area, 4663 acres; fire limit, 175 acres; fireworks ordinance; mercantile buildings, brick and wood, two to five stories; dwellings, wood, one and two stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; 350 feet rubber hose; 8500 cotton; 450 linen; 350 leather, all good; 18 horses; value of apparatus and supplies, \$14,000; 6 buildings owned, value \$50,000; membership 47, 10 full paid, 37 part paid; annual expenses, \$20,632; fire alarm and telegraph, 39 street boxes. Chief elected by commissioners.

WATER SUPPLY—Water-works, pumping system; reservoir, capacity 30,000,000 gallons; 38 miles street mains; diameter, 4 to 30 inches; 280 hydrants; pressure, 70 pounds; annual expenses of water department, \$43,800.

Everett, Bedford Co., population *2500; area and fire limit, 200 acres; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 steam engine, 3 hose carriages; 1000 feet good rubber hose; 500 feet cotton hose; value of apparatus and supplies, \$4600; value of building in use, \$5000; 100 volunteer members; annual expenses, \$25; bell alarm. Chief elected by council. D. B. Ott.

WATER SUPPLY—River and streams. J. F. Fisher, Town Clerk.

Foxburg, Clarion Co., population *800; 800 feet hose; 40 volunteers. G. Kiel.

WATER SUPPLY—Water-works; gravity pressure; river; 2 tanks; 2 miles of mains; 15 double hydrants. F. Dale.

Franklin, Venango Co., population *8000; area, 1500 acres; fire limit, 500 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 1000 feet good rubber hose; 500 feet linen; value of apparatus, \$11,350; 3 buildings owned by city, value \$6000; 150 members, part paid; 3; annual expenses, \$1200; bell alarm. Chief elected by council. P. W. Welsh.

WATER SUPPLY—1 reservoir, supplied by springs; 10 miles street mains; diameter, 4 to 8 inches; 53 hydrants; pressure, 70 pounds; annual expenses of water department, \$850. J. L. Hanna, E. E. Smith.

Freeland, Luzerne Co., population *3500; area, 400 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two and three stories; shingle and slate roofs; 1 hook and ladder truck; 1 hose carriage; 750 feet good cotton hose; value of apparatus, etc., \$1200; 1 building; 57 volunteer members; bell alarm. Chief elected by council. J. D. Hayes.

WATER SUPPLY—1 reservoir; $\frac{1}{2}$ mile street

mains; diameter, 3 to 6 inches; 19 hydrants. Henry Fisher, T. A. Buckley.

Gettysburg, Adams Co., population *3000; 1 steamer; 2 hand engines; 3 hose carriages; 1500 feet of cotton, 300 feet rubber hose, good. C. Gilbert.

WATER SUPPLY—1 reservoir; gravity system; 2 miles of mains; 4 hydrants; pressure, 50 pounds.

Girard, Erie Co., population 703; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 300 feet good rubber hose, 200 feet poor; 50 volunteer members.

WATER SUPPLY—Creek; 1 cistern. H. Ball, Town Clerk.

Girardville, Schuylkill Co., population *3000; 3 hose carriages; 1 hook and ladder truck. P. Cress.

WATER SUPPLY—Street mains from reservoir. E. C. Wagner, W. Parker.

Greensburg, Westmoreland Co., population *5000; area, 2560 acres; fireworks ordinance; mercantile buildings, brick and stone, three stories; brick and stone dwellings, two stories; department consists of 3 hand engines, 1 hook and ladder truck, 1 hose carriage; 250 feet bad rubber hose, 100 poor; 150 feet good leather, 50 poor; 1 horse; value of apparatus and supplies, \$2500; 2 buildings owned, value \$500; 150 volunteer members; annual expenses, \$250; bell alarm. Chief elected by the borough authorities; new city hall.

WATER SUPPLY—Wells and cisterns. Cyrus Gross, Town Clerk.

Greencastle, Franklin Co., population *2000; 1 steam engine; 2 hose carts; 1100 feet good rubber hose; 60 volunteer members.

WATER SUPPLY—3 cisterns, capacity 60,000 gallons each; 2 small cisterns.

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Greenville, Mercer Co., population *4000; area, 1200 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, two stories; department consists of 1 steam engine, 3 hose carriages; siamese couplings used; 2000 feet good rubber hose; value of apparatus and supplies, \$5000; 60 members, 2 paid; annual expenses, \$300; bell alarm. Chief elected by members. P. Leech.

WATER SUPPLY—Creek; water-works; gravity system; pressure, 80 pounds. S. R. Cochran, E. S. Templeton.

Hamburg, Berks Co., population 2010; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet leather hose, good; 500 cotton, good; 100 men, volunteers. Wm. Sheridan.

WATER SUPPLY—River and canal. R. J. M. Miller, Town Clerk.

Hanover, York Co., population 5000; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1600 feet leather hose, good; value of apparatus and supplies, \$6000; 1 building owned, value \$5000; membership 75, all volunteers; annual expenses, \$300; bell alarm. Chief elected by company. Wm. Long.

WATER SUPPLY—2 reservoirs, supplied by springs; gravity pressure; 4 miles street mains; diameter, 4 to 9 inches; 25 hydrants; pressure, 70 pounds. S. Keeper, W. R. Soliday.

Harrisburg, Dauphin Co., population 35,762; area, 2880 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; tin and slate roofs; dwellings, brick and frame, two to three stories; department consists of 6 steam engines, 1 hook and ladder truck, 10 hose carriages; 8500 feet cotton hose, good; 350 feet leather hose, good; 2000

PENNSYLVANIA—Continued.

feet leather, poor; 21 horses owned, a hired; value of apparatus and supplies, \$37,000; 9 buildings owned, value \$45,000; membership 1000, volunteers; annual expenses, \$12,470; telegraph alarm, 22 street boxes. Chief appointed by Mayor. J. Kohler.

WATER SUPPLY—Pumping system; 1 reservoir, supplied from Susquehanna river; capacity, 20,000,000 gallons daily; 28 miles street mains; diameter 6 to 30 inches; 650 hydrants; pressure, 65 to 75 pounds; annual expenses of water department, \$22,880. J. H. Weitmyer, W. J. Baker.

Hazleton, Luzerne Co., population *12,000; area, 12,000 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two and a half and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 15 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 600 feet rubber hose; 1700 feet leather hose, good; 2 horses; value of apparatus and supplies, \$14,000; membership 50, volunteer. Chief elected by company, approved by borough council. E. Bachman.

WATER SUPPLY—4 reservoirs, supplied by pumping and springs; capacity, 340,000 gallons daily; gravity system; 11 miles street mains; diameter, 3 to 8 inches; 18 hydrants; pressure, 90 pounds; annual expenses of water department, \$200,000. Josiah Walk, Geo. Mane.

Hollidaysburg, Blair Co., population 3150; area, 2000 acres; fire limit, 1000 acres; fireworks ordinance; mercantile buildings, brick, two and a half stories; shingle roofs permitted; dwellings, frame and brick, two and a half stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 2000 feet linen hose; 300 feet good leather hose; value of apparatus and supplies, \$10,000; membership 200, volunteers; value of buildings, \$5000; annual expenses, \$500; whistle alarm. Chief elected by council. Martin Bell.

WATER SUPPLY—2 reservoirs, gravity system; 13 miles street mains; diameter, 6 inches; 28 hydrants; pressure, 50 pounds. C. A. McFarland, J. H. Smith.

Honesdale, Wayne Co., population 2620; area, 640 acres; fire limit, 500 acres; mercantile buildings, brick and wood, three and four stories; wooden roofs permitted; dwellings, brick and wood, two and a half and three stories; department consists of 2 steam engines, 1 hand engine, 2 hose carriages; siamese couplings used; 1250 feet good cotton hose; 800 feet poor leather; 250 feet poor rubber; value of apparatus and supplies, \$10,000; 1 building owned, value \$6000; membership 55, 3 paid; annual expenses, \$500; gong alarm.

WATER SUPPLY—Water-works; gravity system; 50 miles of street mains; diameter, 4 to 6 inches; 6 hydrants; pressure, 50 pounds. S. J. Foster, Town Clerk.

Hughville, Lycoming Co., population *1500; area, 400 acres; fireworks ordinance; frame and brick buildings, two stories; shingle roofs; 1 hand engine, value \$300.

WATER SUPPLY—Wells. T. Rommelt, Town Clerk.

Hummelstown, Dauphin Co., population 1400; buildings, brick and stone, two and three stories; shingle roofs; department consists of 3 hand engines, 1 hose carriage; 600 feet good hose; 300 poor; members 252, volunteers. W. M. Bura.

WATER SUPPLY—Water-works; gravity pressure; 3½ miles street mains; 18 hydrants.

Huntingdon, Huntingdon Co., population 6000; fireworks ordinance; buildings, brick and frame, two to four stories; department consists of 2

steamers, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings; 2000 feet good leather hose; 200 good rubber; 1000 new cotton; value of apparatus and supplies, \$19,000; 3 buildings owned, value \$15,000; members 450, volunteers; expenses in 1887, \$350; telephone alarm. Gilbert Greenberg.

WATER SUPPLY—Water-works; gravity system; 12 miles street mains; 60 hydrants.

Indiana, Indiana Co., population *4000; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, \$2550; value of buildings owned, \$3500; 175 volunteer members; annual expenses, \$600; bell alarm. Chief elected by the companies. M. J. Lowry.

WATER SUPPLY—Water-works; gravity pressure. E. Row, S. A. Douglass.

Irwins, Westmoreland Co., population *2200; area, 100 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick and wood, two stories; wooden roofs permitted; wood dwellings, two stories; department consists of 1 hand engine, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, \$2000; 1 building owned, value \$800; 33 volunteer members; annual expenses, \$200; bell alarm. J. L. Frick.

WATER SUPPLY—5 cisterns, supplied from roofs of buildings; capacity, 50,000 gallons; water-works to be erected. S. C. Remsburg, Town Clerk.

Jermyn, Lackawanna Co., population *3000; frame buildings; 1000 feet good linen hose; value, \$900; 40 volunteer members; bell and whistle alarm. H. D. Swick.

WATER SUPPLY—1 reservoir, supplied by springs and streams; gravity system; 8 and 4-inch street mains; 12 hydrants; pressure, 80 to 120 pounds. W. S. Hutchings, W. C. Nicholson.

Jersey Shore, Lycoming Co., population 2300; brick and frame buildings, two and three stories; department consists of 2 hose carriages; 1000 feet good leather hose; value of apparatus and supplies, \$2000; bell alarm.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; 5 miles street mains; 28 hydrants. E. D. Trump, B. D. Bricker.

Johnstown, Cambria Co., population *3200; 1 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet good cotton hose; 1000 feet good leather; 1 man paid part time, 119 volunteers; 2 horses.

WATER SUPPLY—Water-works; gravity pressure; 28 miles mains; 35 hydrants. J. Williams, J. H. Fisher.

Jonestown, Lebanon Co., population 703; 1 hand engine; 1 hose carriage; 100 feet leather hose.

WATER SUPPLY—Wells and cisterns.

Kennett Square, Chester Co., population 1300; area, 680 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 1 hand engine, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, \$1200; 1 building owned by borough, value \$500; membership 50, volunteers; annual expenses, \$25; bell alarm. Chief elected by board of engineers.

WATER SUPPLY—Water-works; direct pumping system; reservoirs, supplied by water power; capacity, 36,000 gallons daily; 1½ miles street mains; diameter, 2 to 6 inches; 15 hydrants; pressure, 25 to 50 pounds; annual expenses of water department, \$200. I. S. Walton, J. McMullen.

Kerns City, Columbia Co.; buildings, wood, one and two stories; shingle roofs; department con-

sists of several chemical extinguishers, 1 hose carriage; 500 feet good rubber hose; 175 poor; value of apparatus and supplies, \$400; members 21, volunteers. L. S. Burgess.

WATER SUPPLY—Water-works; pumps, 25 horse power; 1 mile street mains; 6 hydrants.

Kingston, Luzerne Co., population 1418; 1 worthless hand engine; 1 hose carriage; 300 feet good leather hose.
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Kittanning, Armstrong Co., population 2624; area, 100 acres; fire limit, same; fireworks ordinance; buildings, brick and wood, two and three stories; shingle roofs permitted; department consists of a hook and ladder trucks; 1100 feet good leather hose; 2 buildings in use; membership 40, volunteers; bell alarm.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, pumped from river; 11 miles street mains; diameter, 6 to 10 inches; 30 hydrants.

Knox, Clarion Co., population *1250; area, 30 acres; fireworks ordinance; frame and brick buildings, one and two stories; 1 hook and ladder truck; 1 hose carriage; 550 feet good rubber hose; 50 feet linen; value of apparatus, \$800; 1 building; 50 volunteer members; steam whistle alarm. Chief elected by ballot. J. R. Neeley.

WATER SUPPLY—2 reservoirs, capacity 63,000 gallons; $\frac{3}{4}$ mile street mains, 4 and 3 inches in diameter; 6 hydrants; pressure, 75 pounds. Smith Bros. & Co., Nelwin Tooth.

Kutztown, Berks Co., population *1325; brick and frame buildings; 1 hand engine.

WATER SUPPLY—Poor.

Lancaster, Lancaster Co., population 25,769; area, 2560 acres; fire limit, same; chief investigates fires; mercantile buildings, usually brick, three stories; mostly slate roofs; dwellings, brick and frame, two to three stories; department consists of 4 steam engines, 1 hook and ladder truck, 4 hose carts; 4000 feet good rubber hose; several factories have private hose; 14 horses; value of apparatus and supplies and building, \$50,000; membership 39; full paid, 10; part paid, 29; annual expenses, \$26,467; fire alarm telegraph. Chief elected by council. H. V. Vandersmith.

WATER SUPPLY—2 reservoirs, supplied by steam pumps, capacity 5,000,000 gallons per day; 32 miles street mains; 4 to 20 inches; 425 hydrants; pressure, 56 pounds. Jacob Holabach, J. Chillas.

Lansford, Carbon Co., population *2500; buildings, wood, two and two and a half stories; shingle roofs; no fire department.

WATER SUPPLY—Water-works; gravity pressure; 3 miles street mains. W. D. Zehner, W. Drumbeller.

Latrobe, Westmoreland Co., population *4200; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; shingle, tin and slate roofs; 1 chemical engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 950 feet good rubber hose; value of apparatus, \$1800; 1 building, value \$1500; 33 volunteer members; bell alarm. Chief elected by council.

WATER SUPPLY—Wells and creek; water-works; pump to mains; 4 miles of mains; 23 hydrants. J. C. Head.

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Lebanon, Lebanon Co., population *15,700; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 3 steam engines, 1 hook and ladder truck, 3 hose carriages; 4500 feet cotton hose; 400 feet leather, good; value of apparatus and supplies, \$30,000; value of buildings owned, \$25,000; annual expenses, \$2500. Chief elected by companies. A. B. Fry.

WATER SUPPLY—Gravity pressure; 20 miles

street mains and supply pipes; diameter, 4 to 16 inches; 85 hydrants; pressure, 68 pounds. R. Shirk, J. W. Harberson.

Lehighton, Carbon Co., population *3000; area, 2560 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick; three and four stories high; dwellings, wood, two and one-half and three stories; 1 hook and ladder truck; buckets. P. Wagner.

WATER SUPPLY—Artesian well to be bored.

Lewisburg, Union Co., population 3080; area, 320 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick, stone and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 200 feet cotton, good; 300 poor; value of apparatus and supplies, \$10,000; 1 building owned, value \$3500; membership 100, 3 paid; annual expenses, \$150; bell alarm. Chief elected by borough council. J. V. Miller.

WATER SUPPLY—Water-works; pumping system; 8 miles street mains; 45 hydrants; pressure, 100 pounds. S. D. Bates, Wm. Jones.

Lewistown, Mifflin Co., population 3222; 1 steam engine; 1 chemical; 2 hook and ladder trucks; 3 hose carriages; 1800 feet rubber hose, good; 1000 feet poor; 1500 feet leather, medium; 1000 feet cotton, good; 1 man paid part time, 100 volunteers. F. H. Wentz.

WATER SUPPLY—Gravity pressure; 25 hydrants. P. Chum.

Lititz, Lancaster Co., population 1113; 2 chemical engines; 3 hand engines; 500 feet cotton hose, good; 25 men, volunteers.

WATER SUPPLY—Creek; water-works in course of construction.

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Lock Haven, Clinton Co., population *8000; area, 500 acres; fire limit, 400 acres; mercantile buildings, brick, three stories; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese coupling used; 2000 feet good hose, mostly cotton; 3 horses; value of apparatus and supplies, \$11,000; 1 building owned, value \$3000; 1 rented at \$60 per year, value \$400; membership 150, 4 full paid; annual expenses, \$1000; bell alarm. Chief elected by commissioners. C. F. Keller.

WATER SUPPLY—2 reservoirs, supplied by streams; capacity, 4,100,000 gallons daily; gravity pressure; 15 miles street mains and supply pipes; diameter, 4 to 12 inches; 66 hydrants; pressure, 70 pounds; annual expenses of water department, \$1706. E. A. McGill, S. M. McCormack.

Lykens, Dauphin Co., population *2500; 2 hose carriages; 1000 feet of hose. H. K. Myers.

WATER SUPPLY—Water-works; gravity; 25 hydrants. S. McWilliams, B. F. Eby.

Mahanoy Plane, Schuylkill Co., population 2000; 1000 feet of hose; 55 members.

WATER SUPPLY—5 plugs.

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Manheim, Lancaster Co., population *2100; area, 1280 acres; fire limit, 960 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two and three stories; department consists of 1 hand engine; 2 hose carriages; 1400 feet of good hose; value of apparatus and supplies, \$2000; 2 buildings used, value \$1600; membership 100, volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—Reservoirs; capacity, 800,000 gallons; capacity of storage reservoir, 300,000 gallons; 5 miles of mains; pressure, 65 to 75 pounds.

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PENNSYLVANIA—Continued.

Mansfield, Tioga Co., population *2050; area, 1406 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$750; membership 40, volunteers; bell alarm. Chief elected by company. H. B. Taylor.

WATER SUPPLY—Private.

Mansfield Valley, Allegheny Co., population 2548; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; 29 men, volunteers.

WATER SUPPLY—12 cisterns.

Report of 1887.

Marietta, Lancaster Co., population *3500; area, 2000 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good leather hose; value of apparatus and supplies, \$8000; 1 borough building, value \$7000; 90 volunteer members; bell alarm. Chief elected by members. Casper Eater.

WATER SUPPLY—River; canal; 4 cisterns and creek. J. Naylor, Town Clerk.

Mauch Chunk, Carbon Co., population *4800; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; mostly slate and tin roofs; dwellings, brick and wood, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 800 feet good leather hose; 450 feet poor rubber; value of apparatus and supplies, \$8000; 2 buildings owned, value \$4000; membership 116; part paid, 2. Chief elected by members, confirmed by council. G. W. Sandel.

WATER SUPPLY—4 reservoirs, supplied by springs and tank; gravity system; 3½ miles street mains and supply pipes, diameter, 3 to 10 inches; 33 hydrants; pressure, 80 pounds. Hon. R. Klotz, L. H. Barber.

McKeesport, Allegheny Co., population *20,000; 1 hook and ladder truck; 2 hose reels. J. McAllister.

WATER SUPPLY—Water-works; pump to reservoir. J. E. Coff, Geo. Bossart.

Meadville, Crawford Co., population *12,000; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; 3500 feet good cotton hose; 285 men, volunteers; 2 horses. J. W. Curry.

WATER SUPPLY—Creek; gravity; 16 miles of mains; 102 hydrants; pressure, 115 pounds. G. G. Cullum, F. E. Underwood.

Mechanicsburg, Cumberland Co., population 4000; area, 400 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 8 ladders and two hooks, 2 hose carriages; 900 feet rubber hose, good; 500 feet good leather hose; 1 hook and ladder truck and a Babcock fire extinguishers; value of apparatus and supplies, \$8500; 2 buildings, value \$5000; membership 175, 5 paid; annual expenses, \$500; bell alarm. S. M. Wagoner.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs; 6 or 7 miles of street mains; diameter, 4 to 6 inches; 26 hydrants; pressure, 32 pounds. A. Seifert, D. E. Kast.

Media, Delaware Co., population *3000; 1 hand engine and hose carriage; 1200 feet leather hose, good.

WATER SUPPLY—Water-works: direct system;

4 miles mains; 15 hydrants; pressure, 30 pounds. C. K. William.

Report of 1887.

Mercer, Mercer Co., population *2350; 1 hand engine; 1 hook and ladder truck; 2 hose carts; 1500 feet good rubber hose; 50 volunteers; fire police, 15 men. W. D. Keek.

WATER SUPPLY—Streams; water-works, pump to tank; capacity, 70,000 gallons; capacity of pump, 200 gallons per minute; 3 miles of mains; 37 hydrants; pressure, 125 pounds. H. H. Zigler, Town Clerk.

Mercersburg, Franklin Co., population *1500; buildings, principally brick, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 2 hose carriages; 950 feet of good cotton hose; 50 feet poor; value of apparatus and supplies, \$5000; membership 40, volunteers; 1 man paid; bell alarm. S. C. Jordan.

WATER SUPPLY—Cisterns; mill race and well. M. J. Slick, Town Clerk.

Meshoppem, Wyoming Co., population *300; area, 400 acres; frame buildings, two stories; no fire department; 48 buckets; 3 ladders.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs, supplied by springs and pipe from creek; capacity, 30,000 gallons per day; diameter ¾ to 3 inches; 3 hydrants; water-works owned by private company. E. H. Weels, E. J. Mowry.

Meyersdale, Somerset Co., population *2000; 2 chemical hand extinguishers; 1 hook and ladder truck. T. Coulehan.

WATER SUPPLY—Private wells; water-works to be erected. N. E. Miller, Town Clerk.

Myerstown, Lebanon Co., population *2100; area, 640 acres; buildings, brick and wood, two to four stories; department consists of 1 steamer, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 200 feet rubber hose and 400 feet leather; 700 feet good cotton; value of apparatus, \$5750; 1 buildings owned, value \$9000; membership 400, volunteers; bell alarm.

WATER SUPPLY—Wells and cisterns.

Middletown, Dauphin Co., population *3000; 1 steam engine; 2 hose carriages; 1000 feet good cotton hose; 800 feet poor leather; 90 men, volunteers.

WATER SUPPLY—Stand-pipe; 5 miles mains; 5 fire plugs; pressure, 60 pounds. J. Schatzer, W. H. Fisher.

Mifflintown, Juniata Co., population *800; 1 hand engine.

WATER SUPPLY—Canal and river.

Report of 1887.

Milford, Pike Co., population 984; area, 200 acres; mercantile buildings, frame, two stories; dwellings, frame, two stories; 490 feet rubber hose; 300 good leather; value of apparatus and supplies, \$295; 1 building owned, value \$50. Chief appointed by council. J. B. Neuman.

WATER SUPPLY—Spring; gravity system; 2 miles street mains; diameter, 4 to 8 inches; 21 hydrants; pressure, 65 pounds; annual expenses of water department, \$300. J. C. Wallace, J. S. Drake.

Millersburg, Dauphin Co., population 2000; buildings, brick and wood, two and three stories; shingle roofs; department consists of 1 hook and ladder truck; value of apparatus and supplies, \$600; members 40, volunteers; bell alarm. D. D. Ditty.

WATER SUPPLY—Wells. Wm. M. Hartman.

Millerstown, Butler Co., population 1108; area, 640 acres; fire limit, 480 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; wood and brick dwellings, two sto-

ries; department consists of 1 hose carriage; 300 feet good rubber hose, 300 feet poor; 200 feet good cotton; value of apparatus and supplies, \$1200; 1 building in use; 35 volunteer members; annual expenses, \$300; bell alarm. Chief elected by company.

WATER SUPPLY—A reservoirs, supplied from well; gravity system; 1½ miles of street mains; diameter, 3 to 5 inches; 22 hydrants.

Report of 1887.

Milton, Northumberland Co., population *2500; mercantile buildings, brick, two stories; shingle roofs permitted; brick and frame dwellings, two stories; department consists of 1 steam engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 300 feet rubber hose; 1000 feet good leather; value of apparatus and supplies, \$6000; 1 building owned, value \$1500; 18 members part paid; annual expenses, \$400; bell alarm. Chief elected by council.

WATER SUPPLY—River and canal; water-works; pump to reservoir; 7 miles mains; 40 hydrants; 100 pounds pressure. R. Hatfield, Town Clerk.

Minersville, Schuylkill Co., population 3249; area, 640 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two stories; wooden roofs permitted; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 600 feet rubber and 1200 feet cotton hose, good; value of apparatus, \$4000; 4 buildings owned, value \$3000; 1 rented, annual rent \$100; 150 volunteer members; annual expenses, \$500. Chief elected by council.

WATER SUPPLY—Water-works; gravity system; 8 miles street mains; diameter, 3 to 10 inches; 30 hydrants; water department owned by private corporation. C. R. Kean.

Report of 1887.

Monongahela, Washington Co., population 2904; area, 1000 acres; fire limit, 500 acres; frame and brick buildings; 1 steam fire engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus etc., \$3000; 1 building in use, value \$2500; 75 volunteer members; bell and steam whistle alarm. Chief elected by company. H. C. McCurdy.

WATER SUPPLY—River.

Montoursville, Lycoming Co., population 1193; area, 500 acres; fire limit, same; causes of fires investigated; frame buildings, two stories; 1 hook and ladder truck; value of apparatus, etc., \$650; 1 building rented at \$25 per year; 35 volunteer members.

WATER SUPPLY—Pumps. D. Lichtenthaler, Town Clerk.

Montrose, Susquehanna Co., population 1722; area, 640 acres; fire limit, 320 acres; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 300 feet good leather hose; 900 good cotton; value of apparatus and supplies, \$5000; buildings, \$4000; membership 150, all volunteers; annual expenses, \$150; bell alarm. Chief appointed by council. E. P. Pope.

WATER SUPPLY—12 cisterns, supplied from buildings. W. S. Cox, Town Clerk.

Mount Carmel, Northumberland Co., population 2358; buildings, brick and frame, two and a half and three stories; wooden roofs permitted; department consists of 1 steam engine, 3 chemical hand extinguishers, 1 hose carriage; 2300 feet of good leather hose; 300 feet poor; value of apparatus and supplies, \$600; membership 60, volunteers; annual expenses, \$300; bell alarm. S. Dietrick.

WATER SUPPLY—2 reservoirs, capacity, 5,000,000 gallons; gravity; 5 miles of mains; 24 hydrants; pressure, 60 pounds. T. Scott, S. Hoover.

Mount Joy, Lancaster Co., population 2058; 1 hand engine; 2 hose carriages; 500 feet good linen hose; 508 feet good leather; 500 feet cotton and 150 feet good rubber; 50 men, volunteers.

WATER SUPPLY—Water-works; direct system; 5 miles mains; 40 hydrants. W. Kuhn.

Report of 1887.

Mount Oliver, Allegheny Co., population 1883; area, 300 acres; fire limit, 200 acres; frame and brick buildings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet serviceable cotton hose; value of apparatus, etc., \$1200; 77 men, volunteers; expenses for 1887, \$64. Chief elected by members. C. Schaffer.

WATER SUPPLY—Cisterns; hydrants and wells; ¼ mile street mains, 4 inches in diameter; 85 hydrants. J. J. Bronder, Town Clerk.

Mount Pleasant, Westmoreland Co., population *5000; area, 300 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 100 feet good rubber hose; value of apparatus and supplies, \$1875; 1 building owned, value \$300; bell alarm. Chief elected by company.

WATER SUPPLY—Wells and cisterns. H. C. Frick & Co., W. M. Jordan.

Muncy, Lycoming Co., population 1174; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two and one-half stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 800 feet good rubber hose; 400 poor; 600 feet good leather; 50 poor; 2 horses; value of apparatus and supplies, \$8000; 1 building owned, value \$2500; membership 63, volunteers; annual expenses, \$3500; bell alarm. Chief elected by council.

WATER SUPPLY—Canal and wells.

Report of 1887.

Myerstown, Lebanon Co., population *2000; area, 640 acres; mercantile buildings, brick and wood, two stories; department consists of 1 steamer, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 200 feet rubber hose and 400 feet leather; 700 feet good cotton; value of apparatus, \$5756; 2 buildings owned, value \$10,000; membership 300, volunteers; bell alarm.

WATER SUPPLY—Wells and cisterns.

Nanticoke, Luzerne Co., population *12,000; fire limit, 350 acres; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet of good linen hose; 800 feet poor; value of apparatus and supplies, \$1254; membership 100, volunteers; annual expenses, \$375; steam whistle alarm.

WATER SUPPLY—1 reservoir; direct system; stand-pipe; 35 hydrants; 13 miles street mains, 4 to 12 inches.

Nazareth, Northampton Co., population 984; 2 old hand engines; 1 hook and ladder truck; 1 hose carriage; 700 feet good leather hose. E. A. Clewell.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs; 16 hydrants. J. F. Bardill, E. T. Grunewald.

Newbury, Lycoming Co. See Williamsport.

New Bethlehem, Clarion Co., population 1000; area, 290 acres; fire limit, 50 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 3 chemical engines, 4 chemical hand extinguishers, 2 hose carriages; 1200 feet hose; value of apparatus and supplies, \$2700; building, \$600; membership 60, volunteers; annual

PENNSYLVANIA—Continued.

expenses, \$40. Chief elected by company. F. L. Andrews.

WATER SUPPLY—Creek; pump to reservoir; 2 miles of mains; 12 hydrants; pressure, 85 pounds. G. L. Thomas, J. R. Kron.

New Brighton, Beaver Co., population *6000; 1 hand engine; 4 hose carriages; 2000 feet hose, good; 50 volunteers. D. R. Corbus.

WATER SUPPLY—Water-works; direct system; 8 miles mains; 55 hydrants. J. D. King, E. W. Keyser.

New Castle, Lawrence Co., population *17,000; fireworks ordinance; causes of fire investigated; mercantile buildings, brick and stone, three and four stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 fire police cart in reserve; siamese couplings in use; 4500 feet rubber hose, good; 2 horses; value of apparatus and supplies, \$9000; 4 buildings owned, value \$5000; membership, 100; 4 paid; annual expenses, \$8820; bell alarm. Chief elected by department, confirmed by Mayor. W. W. Cubbison.

WATER SUPPLY—Water-works; gravity system; diameter of mains, 4 to 12 inches; 116 hydrants; pressure, 125 pounds. J. W. Taylor, — Miller.

New Hope, Bucks Co., population 1152; 2 steam engines; 1 hand engine; 2 hose carriages; 500 feet leather hose, good; 60 men, volunteers.

WATER SUPPLY—River and canal.
Report of 1887.

New Oxford, Adams Co., population 501; area, 360 acres; fire limit, 320 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; slate and tin roofs; dwellings, brick, two and three stories; department consists of 1 hand engine; membership 50, volunteers. E. G. Topper.

WATER SUPPLY—Pumps, wells and cisterns. J. S. Gitt, Town Clerk.

Newtown, Bucks Co., population *1200; buildings, brick, two stories; 2 hand engines; 1 hose carriage; 750 feet leather hose, good; value of apparatus and supplies, \$1500; 50 men, volunteers. E. R. Baldisten.

WATER SUPPLY—Creek and 6 cisterns. M. A. Buckman, Town Clerk.

Newville, Cumberland Co., population 1800; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; department consists of 2 hand engines, 1 hose carriage; 500 feet leather hose, good; membership 60, volunteers. Chief elected by company.

WATER SUPPLY—Wells and cisterns. J. M. Hays, Town Clerk.

Norristown, Montgomery Co., population *16,000; area, 1820 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick, three stories; department consists of 3 steam engines, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 3000 feet cotton hose, good; 1500 feet leather, good; 6 horses; value of apparatus and supplies, \$20,000; 4 buildings owned, value \$60,000; membership 800, volunteer; annual expenses, \$3800; fire alarm, 12 boxes; indicators in houses connected with bell.

WATER SUPPLY—2 reservoirs, supplied by force pumps from river; capacity, 2,000,000 gallons daily; 15 miles of street mains; diameter, 3 to 24 inches; 130 hydrants; pressure, 60 pounds. T. T. Gratz, F. L. Murphy.

Northeast, Erie Co., population 1396; buildings, brick and wood, two stories; department consists of 2 hose carriages; 1300 feet cotton hose, good; value

of apparatus and supplies, \$800; members 60, volunteers; expenses in 1887, \$185; bell alarm. W. H. Phillips.

WATER SUPPLY—Springs; 1 reservoir; capacity, 3,500,000 gallons; gravity pressure; 6 miles street mains; 34 hydrants; pressure, 120 pounds. E. W. Merrill, R. H. Clark.

Northumberland Borough, Northumberland Co., population 2293; 1 hook and ladder truck; no fire department.

WATER SUPPLY—River and canal. C. H. Peitz, Town Clerk.

Oil City, Venango Co., population *9350; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 2500 feet good rubber hose, 1000 feet poor; 15 paid men. D. Fisher.

WATER SUPPLY—Water-works; gravity and direct systems; 8 miles of mains; 73 hydrants; pressure, 110 pounds. R. R. Frampton, J. S. Loughton.

Osceola, Tioga Co.; wood buildings, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage.

Oxford, Chester Co., population 1500; area, 1920 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; slate roofs; brick dwellings, two and a half and three stories; 1 steam engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet good cotton hose; value of apparatus and supplies, \$500; building, \$3000; 60 volunteer members; annual expenses, \$300; bell alarm. Chief elected by companies, appointed by Mayor. Geo. E. Jones.

WATER SUPPLY—Gravity system; 1 reservoir, supplied by two steam pumps; capacity, 50,000 gallons daily; well; 5 miles street mains; diameter, 4 to 8 inches; 24 hydrants; 30 pounds pressure. J. Cyrus Kerr.

Parker's Landing, Armstrong Co., population 1835; area, 3 square miles; fire limit, 1 mile; fireworks ordinance; causes of fires investigated; frame and brick buildings, two stories; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1500 feet good rubber hose; 500 feet good linen; value of apparatus, \$3000; 2 buildings owned, value \$2000; 50 volunteer members; bell and whistle alarm. Chief elected by council. E. F. Dunlap.

WATER SUPPLY—Water-works; 3 reservoirs; capacity, 420,000 gallons; 5 miles street mains, 2 to 4 inches diameter; 30 hydrants; pressure, 200 pounds. O. Finsman, R. Balph.

Patterson, Juniata Co., population *800; department consists of 1 steam engine, hook and ladder truck, 1 hose carriage; 1000 feet of good cotton hose; 450 feet leather. S. C. Gushard.

WATER SUPPLY—River; reservoir; direct pressure.

Petrolia, Butler Co., population 1186; area, 2000 acres; fireworks ordinance; buildings, wood, one and two stories; wooden roofs permitted; department consists of 2 chemical hand extinguishers, 2 hose carriages; 1000 feet good linen hose, 200 feet poor; value of apparatus, \$1800; 2 buildings, value \$500; membership 100, full paid; bell and steam whistle alarm. Chief elected by town council. C. Yanch.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, supplied by pumps; capacity, 74,000 gallons per day; 2 miles street mains, 2 to 3 1/4 inches in diameter; 19 hydrants; annual expenses of water department, \$1700.

Philadelphia, Philadelphia Co., population *957,000; mercantile buildings, brick and stone, three to ten stories; dwellings, brick; no wooden houses or roofs permitted; 39 steam engines, 8 hook and ladder trucks, 36 hose carriages; 40,000 feet

cotton, 20,000 rubber hose, fair; fire alarm telegraph, 600 street boxes; paid department, 513 men; 165 horses. J. R. Cantlin.

WATER SUPPLY—River; gravity system; capacity, 135,000,000 gallons; 8 reservoirs; 710 miles of mains; 7000 hydrants; 25 pounds pressure. John L. Ogden.

Phillipsburg, Center Co., population *5000; area, 200 acres; fire limit, same; fireworks ordinance; causes of fires investigated; brick and frame buildings, two stories; 1 steam engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings in use; 5000 feet good cotton hose; value of apparatus, etc., \$5000; 2 buildings used, value \$1000; 35 volunteer members; bell alarm. Chief chosen by ballot.

WATER SUPPLY—2 reservoirs; capacity, 275,000 and 10,000 gallons daily; direct pumping; 5 miles street mains, diameter 2 to 8 inches; 60 hydrants; pressure 60 pounds; annual expenses of water department, \$660. Henry Southard, R. L. Scott.

Phoenixville, Chester Co., population *8000; area, 1600 acres; fire limit, 650 acres; buildings, brick, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good leather hose; 500 feet good cotton; value of apparatus and supplies, \$7000; 3 buildings owned, value \$6000; 150 volunteer members; annual expenses, \$387; bell alarm. C. Shopper.

WATER SUPPLY—1 reservoir, supplied by pump from river, capacity 2,500,000 gallons daily; 15 miles street mains, diameter 4 to 16 inches; 100 hydrants; pressure, 60 pounds; annual expenses of department, \$16,418. A. Vanderslice, J. P. Zachus.

Pittsburgh, Allegheny Co., population *250,000; total area, 18,500 acres; fire limit, 12,000 acres; fireworks ordinance; fire marshal investigates fires; mercantile buildings, frame, brick and iron, two to eight stories; shingle roofs permitted; dwellings, wood and iron, two and three stories; department consists of 16 steam engines, 4 hook and ladder trucks, 18 hose carriages, 30 chemical hand extinguishers; 30,000 feet good cotton hose; 75 horses; value of apparatus and supplies, \$150,000; 18 buildings in use, value \$200,000; membership 180, full paid; annual expenses, \$185,000; telegraph alarm, 200 street boxes. Chief elected by commissioners. S. N. Evans.

WATER SUPPLY—Reservoirs, gravity system; reservoirs supplied by pumps from Allegheny river; capacity of 60,000,000 gallons daily; 144 miles of street mains and supply pipes; diameter 4 to 36 inches; smallest, 4 inches; 4000 hydrants, pressure 30 to 100 pounds; annual expenses of water department, \$300,000. Geo. Sheppard, City Clerk.

Pittston, Luzerne Co., population *15,000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet good hose; 150 men, volunteers; 2 horses. L. Seibel.

WATER SUPPLY—Water-works; gravity system; 5,000,000 gallons capacity; 3 reservoirs; 18 miles mains; 50 hydrants; pressure, 40 pounds.

Plymouth, Luzerne Co., population 6065; frame and brick buildings, two stories; no fire department.

WATER SUPPLY—Springs; gravity system; 15 miles of mains; pressure, 120 pounds. O. M. Land. Report of 1887.

Port Carbon, Schuylkill Co., population 2346; 1 hose company; 1200 feet good hose. Geo. Dicus. **WATER SUPPLY**—See Pottsville. J. Moody, I. H. Beir.

Pottstown, Montgomery Co., population *12,000; 2 steam engines; 6 chemical extinguishers, 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 2000 feet good leather; 500 feet poor; 306 men, volunteers.

WATER SUPPLY—Water-works; gravity pressure; river; 10 miles mains; 42 hydrants. A. K. Shuner.

Pottsville, Schuylkill Co., population 18,000; fireworks ordinance; brick and frame buildings; 4 steam engines; 8 hose carriages; 6 horses; 7 buildings; bell alarm. R. H. Shoener.

WATER SUPPLY—3 reservoirs, supplied by springs and creeks; gravity system; 36 miles of mains; pressure, 80 to 100 pounds. W. D. Pollard, D. L. Krebs.

Punxsutawney, Jefferson Co., population *1200; buildings, brick and wood, two stories; shingle roofs; department consists of 3 chemical extinguishers, 1 hose carriage; 200 feet good rubber hose; 600 good linen; members 36, volunteers. W. C. Torrence.

WATER SUPPLY—1 reservoir, capacity 1200 barrels; Epping pumps; capacity, 250 gallons per minute; 4 miles street mains; 13 hydrants; pressure, 45 pounds. W. L. Thomas, F. J. Cooper.

Quakertown, Bucks Co., population *2500; 2 hand engines; 1 hook and ladder truck.

WATER SUPPLY—Wells and cisterns. J. C. Harmer, Town Clerk.

Reading, Berks Co., population *60,000; area, 4568 acres; fire limit circumference, 9 miles; fireworks ordinance; mercantile buildings, brick, three stories; tin and slate roofs; dwellings, brick, two and three-quarter stories; department consists of 8 steam engines, 4 chemical hand extinguishers, [2 hook and ladder trucks, 11 hose carriages, 1 salvage corps wagon; 350 feet rubber hose; 10,500 feet cotton; 500 good leather; 30 horses in all, 27 owned; value of apparatus and supplies, \$58,450; 9 buildings owned, value \$64,000; 1 rented at \$400 per annum; membership 3000, 13 full paid, 2 part paid; annual expenses, \$19,000; fire alarm telegraph and telephone, 43 street boxes. Chief elected by companies; fire patrol supported by members and city; 18 permanent members. G. W. Miller.

WATER SUPPLY—Gravity system; 8 reservoirs; capacity, 40,000 gallons daily; number of street mains, 60; diameter, 6 to 24 inches; 510 hydrants; water pressure, 50 pounds; annual expenses of water department, \$28,000.

Renova, Clinton Co., population *5000; brick and frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 4 hose carts; 2500 feet cotton hose; 2 buildings owned; membership 60, 20 paid, 40 volunteers; annual expenses, \$500. J. R. Shuster.

WATER SUPPLY—2 reservoirs, supplied by streams, capacity 100,000 gallons daily; gravity; 5 miles of mains, diameter 4 to 10 inches; 62 hydrants. S. B. Clark, J. P. Mathers.

Reynoldsville, Jefferson Co., population *3000; 3 fire extinguishers; 3 hook and ladder trucks; 3 companies, 70 men. Report of 1887.

Ridgeway, Elk Co., population *2500; 1 steam engine; 1 hook and ladder truck; 2 chemical extinguishers; 2 chemical hand extinguishers; value of apparatus, \$1750; volunteer company, 60 men; 1 building in use. W. H. Hyde.

WATER SUPPLY—Springs; pipe to court-house. W. C. Healy, Town Clerk.

Royersford, Montgomery Co., population 650; buildings, brick, two to four stories; department consists of 1 steam engine, 12 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages; 1500 feet cotton hose, good; value of apparatus and supplies, \$4500; members 150; expenses in 1887, \$300; bell alarm. John Unckel.

WATER SUPPLY—River. W. Sesick, Town Clerk.

Sayre, Bradford Co.; buildings brick and wood, two and three stories; department consists of 1 hook and ladder truck, 2 hose carriages; 900 feet cotton hose, good; value of apparatus and supplies.

PENNSYLVANIA—Continued.

\$2000; members 75, volunteers; whistle alarm. John Hammond.

WATER SUPPLY.—Gravity pressure; 2 reservoirs; 5 miles street mains; 20 hydrants; pressure, 80 pounds. A. Shearer.

Schuylkill Haven, Schuylkill Co., population 3054; 1 hose carriage, with 1000 feet hose. J. H. Bader.

WATER SUPPLY.—1 reservoir; gravity; 4 miles of mains; 38 hydrants. W. H. Mellon, C. A. Moyer.

Scottdale, Westmoreland Co., population *3000; 2 chemical engines; buckets and ladders; 30 members.

Report of 1887.

Scranton, Lackawanna Co., population *80,000; department consists of 5 steamers, 2 hand engines, 1 hook and ladder truck, 12 hose carriages; 3300 feet good rubber hose; 1000 feet poor rubber hose; 500 feet good linen hose; 200 feet poor leather hose; 11 men paid part time, 431 volunteers; 12 horses; telephone alarm. E. Page.

WATER SUPPLY.—Gravity system; about 100 miles pipes; 300 hydrants; pressure, 40 to 50 pounds. R. Reeves, M. T. Lavelle.

Sella's Grove, Snyder Co., population 1431; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick, two and a half stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 300 feet good leather hose; 300 good linen; value of apparatus and supplies, \$8050; membership 90, volunteers; annual expenses, \$225; bell alarm. F. Richter.

WATER SUPPLY.—Water-works; direct pressure; 1 reservoir; 30 hydrants; creek; canal; river. I. Kochen, A. W. Potter.

Seewick, Allegheny Co., population 2053; area, 640 acres; fire limit, same; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 2 chemical hand extinguishers, 1 hose carriage; siamese couplings used; 1000 feet good linen hose; value of apparatus and supplies, \$1800; 1 building owned, value \$400; membership 15, volunteers; annual expenses, \$100. Chief elected by members. J. R. Walker.

WATER SUPPLY.—1 reservoir, supplied by springs; capacity, 4,000,000 gallons daily; gravity system; 9 miles street mains; diameter, 3 to 12 inches; 25 hydrants; pressure, 45 pounds; annual expenses of water department, \$950. A. McDonald, R. J. Feltwell.

Shaefferstown, Beaver Co., population *700; no fire department.

WATER SUPPLY.—Gravity system; $\frac{1}{2}$ mile of mains.

Shamokin, Northumberland Co., population 1263; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two and one-half stories; department consists of 1 steam engine, 4 hose carriages; 2700 feet good rubber hose, 500 feet poor; 500 feet cotton, good; value of apparatus and supplies, \$6900; value of buildings, \$12,200; membership, 215 volunteers; annual expenses, \$600. Chief elected by companies. J. Schabo.

WATER SUPPLY.—Water-works; gravity system; 20 miles street mains; diameter, 4 to 12 inches; 45 hydrants; pressure, 56 pounds; water-works owned by private corporation. J. A. Shipp, Town Clerk.

Sharon, Mercer Co., population *7000; fireworks ordinance; mercantile buildings, brick, two stories; frame dwellings, two stories, but not per-

mitted in fire limits; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1600 feet rubber hose, good; 200 poor; 2 horses; value of apparatus and supplies, \$10,000; 1 building owned, value, \$10,000; membership 30, 1 paid; annual expenses, \$1100; bell alarm. Chief elected by department, confirmed by council. C. E. Bundel.

WATER SUPPLY.—Water-works; 80 hydrants; 9 miles of pipe; reservoir and direct system combined; steamer in reserve; pressure, 135 pounds. E. J. Robinson, T. B. Beil.

Sharpburgh, Allegheny Co., population *4350; 1 hook and ladder truck; 2 hose carriages; 100 men, volunteers; telegraph alarm.

WATER SUPPLY.—Water-works; direct system. Report of 1887.

Sharpville, Mercer Co., population 2200; poor ladders and buckets; no fire department.

Report of 1887.

Shenandoah, Schuylkill Co., population *17,000; 4 steam engines; 8 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 3000 feet leather and cotton hose, good; 500 men, volunteers; 5 horses. W. Temple.

WATER SUPPLY.—Water-works; gravity system; 6 reservoirs; 41 hydrants; pressure, 75 to 120 pounds. D. H. Hess, P. Sheehy.

Shippenburgh, Cumberland Co., population 2213; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 2 hose carriages; 1200 feet leather hose, good; 300 poor; 1000 feet rubber; value of apparatus and supplies, \$3500; 2 buildings owned, value \$5000; membership 150, volunteers; 2 bell alarms.

WATER SUPPLY.—Stream, wells and 3 cisterns; water-works; gravity system; 10 miles of mains; 39 double hydrants. B. F. Lanelis, J. E. Geesman.

Slatington, Lehigh Co., population *2200; 1 hand engine, useless; 4 chemical extinguishers; 1 hose carriage; 600 feet leather hose. J. H. Lloyd.

WATER SUPPLY.—Springs; gravity system; $\frac{1}{2}$ miles street mains, 8 and 6 inches in diameter; 15 fire plugs; pressure, 216 pounds. F. J. Stettler, Town Clerk.

Smethport, McKean Co., population *1000; area, 500 acres; fire limit, 300 acres; mercantile buildings, wood and brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 3 hose carriages, 1 hook and ladder truck; 800 feet rubber hose, good; value of apparatus and supplies, \$1600; 1 building owned; membership, 60; 1 paid; annual expenses, \$300; bell alarm. Chief elected by company. C. S. King.

WATER SUPPLY.—Reservoir, supplied by spring; capacity, 10,000 barrels; gravity system; $\frac{1}{2}$ mile street mains; diameter, 3 to 6 inches; 24 hydrants; pressure, 90 pounds; annual expenses of water department, \$300. A. B. Armstrong.

Somerset, Somerset Co., population *1400; area, 640 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; no department; 1 chemical engine; 4 chemical hand extinguishers; value of apparatus and supplies, \$1000; 1 building owned, value \$200.

WATER SUPPLY.—Wells and cisterns. L. C. Colborn, Town Clerk.

South Bethlehem, Northampton Co., population 4225; buildings, principally brick, two stories; department consists of 1 hook and ladder truck, 4 hose carriages; 1000 feet good cotton hose; 1000 feet leather, good; 250 poor; value of apparatus and supplies, \$18,900; membership 250, volun-

teers; annual expenses, \$5286; gong alarm. W. D. Spillan.

WATER SUPPLY—River; gravity system; capacity, 2,400,000 gallons; 10 miles of mains; 43 hydrants; pressure, 95 pounds. J. J. O'Brien, Town Clerk.

South Chester, Delaware Co., population 366; 1 steam engine, 1 hose carriage. — Little.

WATER SUPPLY—River. W. McDowell, Town Clerk.

South Easton, Northampton Co., population 4534; buildings, brick and wood, three stories; department consists of 1 steamer and 1 hand engine not in use, 1 hose carriage; 600 feet rubber hose, good; 200 poor; 500 cotton, good; 2 horses; value of apparatus and supplies, \$7000; members 40, 1 full paid, 3 part paid; expenses in 1887, \$300; bell alarm. Edw. Ashmon.

WATER SUPPLY—Water-works, gravity pressure; 3 miles street mains; 10 hydrants. Wm. F. Pascoe, Wm. N. Scott.

Spring City, Chester Co., population *1400; 1 steam fire engine; 2 hose carriages; 1000 feet of good hose; ladders, etc.; 50 members. E. Dericks.

WATER SUPPLY—1 large cistern, capacity 600 hogsheds; canal. L. H. Rosenberger, Town Clerk.

St. Clair, Schuylkill Co., population 4149; 2 hose carriages; 1500 feet good leather hose; 150 volunteer members.

WATER SUPPLY—Gravity system; water-works; 40 hydrants.

Report of 1887.

St. Mary's, Elk Co., population 1501; 1 hand engine; 2 hose carriages; 100 feet hose.

WATER SUPPLY—Creek and wells. J. A. Hanhaeser, Town Clerk.

St. Petersburg, Clarion Co., population 1044; area, 150 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; 1 hose carriage; 1500 feet good hose; 30 volunteer members; bell alarm. Chief elected by company.

WATER SUPPLY—Gravity system; 3 reservoirs; diameter of mains, 2½ to 8 inches; 10 hydrants. C. O. Dewe, Town Clerk.

Steelton, Dauphin Co., population 8000; buildings, brick and frame, two and one-half and three stories; wooden roofs permitted; 1 steam engine; 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$4000; 96 volunteer members; annual expenses, \$50; steam whistle alarm. Jacob Good.

WATER SUPPLY—Canal, wells and drive pump. Chas. W. Graham, Town Clerk.

Strasburgh, Lancaster Co., population 1005; 2 hand engines; 1 hose carriage; 300 feet good rubber hose.

Report of 1887.

Stroudsburg, Monroe Co., population *3000; area, 300 acres; fireworks ordinance; mercantile buildings, brick and wood, two and one-half and three stories; wooden roofs permitted; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 2000 feet good hose; 2000 feet fabric jacket hose; value of apparatus and supplies, \$10,000; 1 building owned, value \$3000; parlor furniture, value \$1000; membership 30, 3 paid. J. G. Keller.

WATER SUPPLY—Gravity system; 3 miles street mains and supply pipes; diameter, 4 to 6 inches; 14 hydrants; annual expenses of water department, \$500; three creeks used for fire purposes. F. Philips, R. L. Burnett.

Summit Hill, Carbon Co., population *350; buildings, wood, two and three stories; no fire department.

WATER SUPPLY—Water-works; gravity pressure; 15 hydrants.

Sunbury, Northumberland Co., population *6500; area, 1280 acres; fireworks ordinance; causes of fires investigated; buildings, brick and wood, two and three stories; shingle roofs permitted; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3500 feet good cotton hose; 2 horses; value of apparatus and supplies, \$12,000; 3 buildings owned, value \$16,000; membership 300, volunteers; annual expenses, \$1500; bell alarm. Chief elected by citizens.

WATER SUPPLY—River; gravity system; 11 miles of mains; 40 hydrants; pressure, 56 pounds. S. E. Slaymaker.

Report of 1887.

Susquehanna, Susquehanna Co., population *4451; 1 hose carriage; 1 hook and ladder truck; 1400 feet good leather hose; 48 men, volunteers. H. Brown.

WATER SUPPLY—Water-works; gravity system; 1 mile of mains; 3 hydrants; pressure, 40 pounds. C. A. Miller, W. C. Frith.

Tamaqua, Schuylkill Co., population *7000; area, 960 acres; mercantile buildings, stone, three stories; shingle roofs permitted; wood dwellings, two and one-half stories; department consists of 1 hook and ladder truck, 1 steam engine, 3 hose carriages; siamese couplings used; 500 feet good rubber hose; 700 feet good linen; 2 horses; value of apparatus and supplies, \$10,000; 2 buildings owned, value \$15,000; membership 150, volunteers; annual expenses, \$400; bell alarm.

WATER SUPPLY—1 reservoir, supplied by springs; capacity, 500,000,000 gallons daily; 8 miles street mains; diameter, 4 to 8 inches; 85 hydrants; pressure, 106 pounds. F. Lynch, S. Beard.

Tarentum, Allegheny Co., population \$3000; 1 hook and ladder truck; 6 chemical hand extinguishers; 2 hose carriages; 800 feet of hose. J. R. Hemmelwright.

WATER SUPPLY—Reservoirs; capacity, 600 barrels; 2 pumps; 2 fire plugs; water-works to be built. G. M. Parker, Town Clerk.

Tidioute, Warren Co., population *1500; area, 600 acres; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 5 hose carriages; siamese couplings used; 550 feet rubber hose; 400 feet cotton; 1600 feet good linen; value of apparatus and supplies, \$2600; 3 buildings owned, value \$1400; membership 60, volunteers; bell alarm. Chief elected by department approved by council. J. Tinkin.

WATER SUPPLY—1 reservoir, capacity 10,000 barrels; gravity system; 3 miles street mains, diameter 6 to 8 inches; 27 hydrants; pressure, 60 pounds; annual expenses of water department, \$600. W. R. Dawson, A. J. Noble.

Tioga, Tioga Co., population 500; fireworks ordinance; mercantile buildings, brick, two and three stories; frame dwellings, two stories; department consists of 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1000 feet good hose. Chief elected by company. M. B. Prutsman.

WATER SUPPLY—Gravity system; 2 reservoirs, supplied by brook; diameter of mains, 3 to 6 inches; 14 hydrants; pressure, 85 pounds. F. A. Wickham, J. H. Putnam.

Titusville, Crawford Co., population 9046; area, 2600 acres; fire limit, 1400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department consists of 2 steam engines, 1

PENNSYLVANIA—Continued.

hook and ladder truck, 6 hose carriages; 1000 feet good rubber hose; 450 poor; 4200 feet good cotton hose; 500 poor; 5 hoses; value of apparatus and supplies, \$11,200; 4 buildings owned, value \$8500; membership 31, 4 full paid, 27 part paid; annual expenses, \$3750; bell and telephone alarm. Chief appointed by council; fire police supported by city; 20 members. D. Healy.

WATER SUPPLY—Direct pumping system; wells; capacity, 900,000 gallons per day; 10 miles street mains; diameter, 3 to 15 inches; 56 hydrants; pressure, 80 pounds; annual expenses of water department, \$7800. Geo. W. Angier, E. M. Guthrie.

Towanda, Bradford Co., population *4025; mercantile buildings, brick, three stories; wood and brick dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 2000 feet good cotton hose, 400 poor; value of apparatus and supplies, \$9200; 2 buildings owned, value \$15,000; 215 volunteer members; annual expenses, \$860; bell alarm. Chief elected by company. E. B. Humphrey.

WATER SUPPLY—River and water-works; gravity system; 10 miles street mains; diameter, 6 to 14 inches; 56 hydrants; pressure, 90 pounds. J. J. Griffith, J. S. Kingsbury.

Tremont, Schuylkill Co., population *2000; area, 600 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, frame and brick, two and three stories; wooden roofs permitted; frame dwellings, two and three stories; department consists of 1 steam engine, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$6000; 1 building owned, value \$2500; 45 volunteer members; annual expenses, \$100. Chief elected by the company. J. Marks.

WATER SUPPLY—Streams; gravity system; 2 miles mains; 3 hydrants; 50 pounds pressure. J. P. Bechtel, F. Simmendinger.

Troy, Bradford Co., population *1500; fireworks ordinance; frame buildings, two and three stories; department consists of 1 steam engine, a hose carriage; siamese couplings used; 600 feet good rubber hose; 1500 good cotton; value of apparatus and supplies, \$4000; 1 building owned, value \$3000; 75 volunteer members; annual expenses, \$150; bell alarm. Chief elected by company. H. M. Spalding.

WATER SUPPLY—Water-works and creek. E. B. Parsons. W. E. Chilson.

Tunkhannock, Wyoming Co., population 2150; area, 500 acres; fire limit, 500 acres; brick and frame buildings, two and three stories; causes of fires investigated; fireworks ordinance; 1 hose carriage and 1 jumper; 400 feet good leather hose and 1200 feet good cotton hose; value of apparatus, etc., \$2000; 1 building, value \$500; 40 volunteer members; annual expenses, \$700; bell alarm. Chief elected by vote. W. D. Sampson.

WATER SUPPLY—Reservoir and 2 steam pumps; 6 miles street mains, diameter 4 to 8 inches; 21 double hydrants; pressure, 70 pounds; annual expenses, \$315. W. C. Kittredge, John De Witt.

Tyrene, Blair Co., population *5000; area, 300 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; brick and frame dwellings, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1500 feet good leather hose; 1000 feet owned by private parties; 2 hoses; value of apparatus and supplies, \$8280; 2 buildings owned, value \$8800; 150 volunteer members; annual expenses, \$1200; whistle alarm. Chief elected by council. R. F. Burley.

WATER SUPPLY—Distributed by pipes from a

dam; 6 miles street mains, diameter 4 to 12 inches; 34 hydrants; pressure, 40 pounds. C. Dieffenbaugh, B. F. Evans.

Ulysses, Potter Co., population *600; buildings, wood, two stories; department consists of 1 hose carriage; 200 feet good linen hose; value of apparatus and supplies, \$650; 25 volunteer members; bell alarm. Geo. A. Farnsworth.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, capacity 2100 gallons; 2½ miles street mains; 5 hydrants, pressure 70 pounds. P. Brigham, J. P. Collins.

Union City, Erie Co., population *2500; area, 1000 acres; fire limit same; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 horse-power engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1000 feet good cotton hose; 2 hoses; value of apparatus and supplies, \$3700; 3 buildings owned by city; value \$8000; annual expenses, \$350. Chief elected by council.

WATER SUPPLY—River; 2500 feet of main; 7 hydrants; tank; capacity, 1700 barrels; 2 pumps; capacity, 800 gallons per minute.

Report of 1887.

Uniontown Fayette Co., population *6500; area, 700 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; dwellings, wood, two and a half stories; department consists of 1 steam engine, 2 hand engines, 1 ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good hose; value of apparatus and supplies, \$6000; 1 building owned, value \$5000; annual expenses, \$1000. Chief appointed by council. W. H. Wilhelm.

WATER SUPPLY—Reservoir, 2 cisterns; 2 miles street mains, diameter 4 to 6 inches; 53 hydrants; pressure, 160 pounds. R. F. Hopwood, Town Clerk.

Warren, Warren Co., population *4500; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet good hose; 200 volunteers; buildings, \$15,000; apparatus and supplies, \$700. F. E. Windsor.

WATER SUPPLY—Gravity system water-works; 6 miles of street mains; 50 hydrants, pressure 135 pounds. G. Cornelius, C. H. Meecham.

Washington, Washington Co., population *7000; area, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1850 feet good cotton hose; value of apparatus and supplies, \$9000; 2 borough buildings, value \$30,000; 1 rented at \$700 per annum; membership 100, 12 part paid; annual expenses, \$350; bell alarm. Chief elected by council. J. B. Clark.

WATER SUPPLY—18 cisterns, supplied from roofs, capacity 11,700 barrels daily. J. Dickson, Town Clerk.

Waterford, Erie Co., population *900; causes of fires investigated; frame and brick buildings, three stories; 1 hand fire engine; 2 chemical hand extinguishers; 1 hose carriage; 900 feet good rubber hose; ladders, buckets, etc.; buildings owned valued at \$2500; bell alarm; 40 volunteer members. F. E. Ensworth.

WATER SUPPLY—Creeks and reservoirs. A. H. Woodard, Town Clerk.

Watson, Northumberland Co., population 2800; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet good leather hose; 1000 feet owned by mills; 2 hoses hired; 16 members, all paid; 1 volunteer company. J. M. Rhoads.

WATER SUPPLY—Water-works; 4 reservoirs; 1

steam pump at canal; 7 miles of mains; 35 fire plugs. R. Buck, W. F. Shay.

Wayne, Delaware Co.; buildings, brick, stone and frame, two and three stories; 6 chemical extinguishers; 1 hose carriage; 500 feet good cotton hose; value of apparatus and supplies, \$1500; 30 volunteer members; expenses in 1887, \$87; electric alarm. Jas. M. Matthews.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; capacity, 60,000 gallons; Worthington pumps; 6 miles street mains; 40 hydrants.

Waynesborough, Franklin Co., population *3500; 1 steam engine; 1 hook and ladder truck; 1000 feet of hose; 80 volunteers. Report of 1887.

Waynesburg, Greene Co., population 2500; 2 chemical engines; 2 chemical hand extinguishers; 1 hook and ladder truck; bucket brigade; volunteer department. A. Rhinehart.

WATER SUPPLY—Water-works; reservoir; mains.

Weatherly, Carbon Co., population 2600; buildings, wood, two stories; shingle, tin and slate roofs; no fire department.

WATER SUPPLY—Gravity; 1 reservoir; 7 miles street mains; S. G. Eby, E. G. Rouse.

Wellsborough, Tioga Co., population *3000; area, 2560 acres; fire limit, 10 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good cotton hose; 300 poor leather and cotton; value of apparatus and supplies, \$5000; 1 building owned, value \$300; membership 130, partly paid; annual expenses, \$3000; bell alarm. Chief elected by members. Geo. W. Williams.

WATER SUPPLY—Gravity water-works, fed from reservoir of 20,000,000 gallons capacity, located 180 feet above average level; pressure, 90 pounds per inch; 40 double hydrants; 10 fire wells. W. C. Kress, H. H. Blackburn.

West Chester, Chester Co., population 7946; buildings, brick and frame, two to four stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; membership 200, volunteers; bell alarm. T. P. Apple.

WATER SUPPLY—Creek; water-works; 1 reservoir, direct system; 10 miles street mains; 100 hydrants; pressure, 50 pounds. C. Henry, J. A. Hannum.

West Newton, Westmoreland Co., population 1576; brick and frame buildings, two stories; wooden roofs permitted; department consists of 1 chemical engine, 300 feet of good rubber hose; value of apparatus and supplies, \$3000; volunteers; steam whistle alarm. H. Croushore; D. Orr.

White Haven, Luzerne Co., population 1408; 1 steam engine; 3 hose carriages; 2200 feet hose, good; 40 men, volunteers. C. Kleckner.

WATER SUPPLY—Water-works. H. I. Myers, S. Maguire.

Wilkesbarre, Luzerne Co., population *35,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, two and three stories, department consists of 3 steam engines, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; 6000 feet rubber-lined hose; 770 feet linen; 2600 feet good leather; 8 horses; 8 buildings; membership 100, full paid 4, part paid 86; annual expenses, \$3000; bell alarm. Chief appointed by counsel. T. S. Hillard.

WATER SUPPLY—2 reservoirs, supplied from creek and pond; gravity system; diameter of mains, 2 to 15 inches; 220 hydrants; pressure, 35 to 40

pounds; water-works, owned by private company. F. Dietrich, City Clerk.

Williamport, Lycoming Co., population *28,000; area, 4480 acres; fire limit, 716 acres; mercantile buildings, three to five stories; dwellings, brick and wood, two and three stories; department consists of 3 steam engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3800 feet good cotton hose; 2400 medium leather hose; 2000 poor; 11 horses; value of apparatus and supplies, \$18,822; buildings, \$28,000; membership 36, full paid 11, part paid 25; annual expenses, \$15,000; telephone alarm. Chief appointed by Mayor. J. W. Miles.

WATER SUPPLY—2 reservoirs; gravity system; diameter of mains, 3 to 16 inches; 169 hydrants; pressure, 19 to 43 pounds.

Williamstown, Dauphin Co., population 3000 buildings, wood, two and three stories; no fire department.

WATER SUPPLY—Water-works; gravity pressure 2 reservoirs. J. H. Stroup.

Womelsdorf, Berks Co., population 1097 buildings, brick, two and three stories; shingle roofs; department consists of 2 hand engines, 100 chemical extinguishers; 1 hose carriage, value of apparatus and supplies, \$1000; expenses in 1887, \$50. T. B. McDouel.

WATER SUPPLY—Creek and cisterns. John M. Smith.

Wrightsville, York Co., population *2000; buildings, brick, two and three stories; shingle roofs; department consists of 1 steam engine; 1 hose carriage; 1000 feet poor cotton hose; value of apparatus and supplies, \$5000; members 100, volunteers. H. McElroy.

WATER SUPPLY—River and pumps. W. W. Moore.

Wyalusing, Bradford Co., population *800 buildings, wood, two stories; 1 hook and ladder truck; 200 pails; volunteer department, 21 men.

WATER SUPPLY—15 cisterns; force pump. J. F. Blocher, Town Clerk.

York, York Co., population *23,800; 4 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2400 feet new cotton hose; 2500 feet inferior leather hose; volunteer department, 400 men; 7 paid; 14 horses; telegraph alarm, 21 boxes; 4 tower strikers; 4 gongs; 1 indicator. J. E. Crimmins.

WATER SUPPLY—Water-works; gravity system; 1 reservoir; capacity, 10,000,000 gallons; Deane pump, 400,000 gallons capacity; 15 miles mains; 82 hydrants. J. L. Kuehn, T. Hendrickson.

The following places have no fire protection: Apollo, Armstrong Co., population 1156. Barclay, Bradford Co., population 1143. Belle Vernon, Fayette Co., population *1500. Bennington, Blair Co., population 954. Brady's Bend, Armstrong Co., population 1010. Bridgeport, Montgomery Co., population 1802. Brownsville, Fayette Co., population *1400. Cambria, Cambria Co., population *2900. Conemaugh, Cambria Co., population 3498. Cressona, Schuylkill Co., population 1455. Elizabeth, Allegheny Co., population *2000. Etna, Allegheny Co., population 2334. Frackville, Schuylkill Co., population *2500. Freeport, Armstrong Co., population *1850. Great Bend, Susquehanna Co., population *6000. Hawley, Wayne Co., population 1882. Houtzdale, Clearfield Co., population 2060. Lechburgh, Armstrong Co., population *1600. Liberty, Tioga Co., population 963. Lower Providence, Montgomery Co., population 1586. Marysville, Perry Co., population 1206. Matamoras, Pike Co., population 944. Millifinburg, Union Co., population *1400. Millersville, Lancaster Co., population 1121. Morrisville, Bucks Co., population *1490. New Holland, Lancaster Co., population *1200. Newport, Perry Co., pop-

PENNSYLVANIA—Continued.

ulation *2000. Olyphant, Lackawanna Co., population 2094. Osceola Mills, Clearfield Co., population *1600. Pine Grove, Schuylkill Co., population 957. Port Perry, Allegheny Co., population 1100. Rixford, McKean Co., population 1127. Rochester, Beaver Co., population *4000. Saltsburgh, Indiana Co., population *1200. Sheshequin,

Bedford Co., population 1460. Shickshinny, Luzerne Co., population *2000. St. Nicholas, Schuylkill Co., population 1000. Sugar Grove, Warren Co., population *900. Unionville, Chester Co., population 1000. Upland, Delaware Co., population 2028. Verona, Allegheny Co., population 1599. West Fairview, Cumberland Co., population *1200. Wilkensburg, Allegheny Co., population 1529. Wyoming, Luzerne Co., 1500.

RHODE ISLAND.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Arctic, Kent Co., population 845; the Arctic mill has 3 fire pumps; 1000 feet hose. J. F. Lockwood, Town Clerk.

Bristol, Bristol Co., population 15737; area, 10,240 acres; fire limit, 2560 acres; fireworks ordinance; mercantile buildings, brick and wood, one to seven stories; shingle roofs permitted; dwellings, wood, one to three stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3500 feet good rubber-lined hose; value of apparatus and supplies, \$36,000; value of buildings, \$4000; 100 members, 1 paid; annual expenses, \$2000; bell alarm. Chief elected by company and approved by council. Spencer Round.

WATER SUPPLY—1 reservoir, direct pumping system; 8 miles street mains, diameter 4 to 6 inches; 100 hydrants; water pressure, 70 pounds.

Central Falls, Providence Co., population *11,000; area, 700 acres; fire limit same; fireworks ordinance; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 steam engine, 4 hose carriages; 2800 feet rubber hose; 1500 cotton, good; 3 horses; value of apparatus and supplies, \$12,000; 1 building owned by department; value, \$16,000; membership 3, paid full time, 24 call men; annual expenses, \$4500; electric alarm; 15 boxes. Irving F. Patt.

WATER SUPPLY—Water-works, 12 miles of street mains; 75 hydrants, pressure 90 to 120 pounds.

Cranston, Providence Co., population 5940; 1 steam engine; 2 hose carriages; 1 hook and ladder truck; 3000 feet hose, good; 24 men, volunteers; apparatus owned by Bleaching and Printing Company.

WATER SUPPLY—12 hydrants; 3 steam pumps.

East Greenwich, Kent Co., population *3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage, with 500 feet good hose; Chas B. Jones.

WATER SUPPLY—Water-works; stand-pipe gravity system; hydrants. J. L. Congdon, E. Stanhope.

East Providence, Providence Co., population *6800; 2 hand engines; 3 hose carriages; 2000 feet linen hose, good; volunteer department, 100 men.

WATER SUPPLY—Water-works, direct pressure. Charles E. Pierce, Wm. L. Sutherland.

Lincoln, Providence Co., population *17,229; area, 2560 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 3 hose carriages; 400 feet good rubber hose; value of apparatus and supplies, \$15,000; 2 buildings owned, value (with land) \$18,000; 200 volunteer members;

annual expenses, \$3197; bell alarm. Chief elected by tax-payers.

WATER SUPPLY—Pawtucket water-works; 17 miles of street mains; diameter, 4 to 24 inches; 69 hydrants; pressure, 80 to 110 pounds; annual expenses of water department, \$10,607. I. F. Platt, W. H. Gooding.

Lonsdale, Providence Co., population 700; 1 hose company.

Report of 1887.

Natick, Kent Co.; 1 hand engine; 1 hose carriage; 1000 feet hose, fair; volunteer department.

Report of 1887.

Newport, Newport Co., population 119,566; area, 4500 acres; fire limit, same; fireworks ordinance; mercantile buildings, frame, three and a half stories; wooden roofs permitted; dwellings, wood, brick and stone, two and a half stories; department consists of 4 steam engines, 1 supply wagon, 2 chemical hand extinguishers, 2 hook and ladder trucks, 9 hose carriages; stationary engine at cotton mills; 11,000 feet rubber hose; 6500 feet linen hose, good; 1500 feet leather, cotton and linen, poor; 18 horses employed for use; value of apparatus, \$65,000; 9 buildings in use, value \$44,000; 1 rented, annual rent, \$150; value, \$1200; 2 not in use; value, \$2400; membership 124, part paid; annual expenses, \$23,000; telegraph alarm, 27 street boxes. Chief elected by council. Henry W. Cozens.

WATER SUPPLY—Private water-works, cisterns, reservoirs and harbor; 25 reservoirs and cisterns; capacity, 650,000 gallons; 50 miles of street mains and supply pipes; diameter, 4 to 16 inches; smallest, 4 inches; 214 hydrants; pressure, 35 to 65 pounds; annual expenses of water department, \$10,000. C. B. Weaver.

Report of 1887.

Olneyville, Providence Co., population, 5765; 2 hose carriages; 1 hand engine; 1200 feet rubber hose, part good; 600 feet good cotton; 600 feet good linen; 83 men, volunteers. S. E. Groves.

WATER SUPPLY—Water-works; drawing from Providence mains; 5 miles mains; 35 hydrants. W. D. Harris, W. F. King.

Pawtucket, Providence Co., population, *23,000; area, 5600 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, three stories; dwellings, frame, two and a half stories; department consists of 3 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 3 hook and ladder trucks, 4 hose carriages; siamese couplings used; 450 feet rubber, 9050 feet cotton, 1400 leather hose; 9 horses; value of apparatus and supplies, 67,000; 4 buildings owned by department, \$46,500; membership 58, 8 full paid, 49 part paid; annual expenses, \$20,000; fire alarm telegraph.

55 street boxes. Chief elected by council. John Brierly.

WATER SUPPLY—Gravity and direct system combined; 1 reservoir; capacity, 4,500,000 gallons daily; 1 storage reservoir, capacity, 1,600,000,000; 22 cisterns; 30 miles street mains; diameter, 4 to 24 inches; 418 hydrants; pressure, 72 to 120 pounds. Edwin Darling, Alden W. Sibley.

Phenix, Kent Co., population 1038; buildings, brick and wood, one to three stories; department consists of a hose carriages; 1600 feet good cotton hose; value of apparatus and supplies, \$1500; 20 volunteer members; bell alarm. A. F. Hill.

WATER SUPPLY—Water-works; 2 reservoirs, capacity, 45,000,000 gallons; gravity system; 5½ miles street mains; 41 hydrants; pressure, 75 pounds. V. A. Bailey, Wm. V. Slocum.

Providence, Providence Co., population *125,000; area, 10,016 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, five stories; dwellings, frame, two and a half stories; department consists of 7 steam engines, 3 chemical engines, 25 chemical hand extinguishers, 8 hook and ladder trucks, 16 hose carriages, 3 hose wagons; automatic sprinklers; 8000 feet rubber hose; 12,000 feet cotton, in good condition; 47 horses; value of apparatus and supplies, \$200,000; 17 buildings used, value \$225,000; membership 220, 106 full paid, 114 part paid; annual expenses, \$134,383; automatic alarm, 161 street boxes; fire patrol incorporated and maintained by city and insurance companies; permanent members 4, annual expenses \$5000. Chief elected by city council. Geo. A. Steere.

WATER SUPPLY—Reservoir; gravity system; 2 reservoirs, supplied from river; capacity, 51,000,000 and 76,000,000 gallons; miles street mains, 198.10-100; diameter, 6 to 30 inches; 1268 hydrants; pressure, 39 to 78 pounds; water department, cost for maintenance, \$67,412.08; for construction, \$39,518.26. D. Gellen, H. V. A. Joslin.

Valley Falls, Providence Co., population 1831; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 1200 feet rubber hose in

good condition; volunteer department, 40 men; 2 horses. John H. Barnwell.

WATER SUPPLY—Water-works; 4 cisterns; 22 hydrants. Edwin Darling, P. F. Kinion.

Warren, Bristol Co., population 14200; 1 steam engine, out of repair; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 600 feet good rubber hose; 200 feet poor; 1000 feet good cotton; 1000 feet good linen; 800 feet poor; 300 feet good leather; 3 men paid part time, 97 volunteers.

WATER SUPPLY—Water-works; direct system; river; 3 reservoirs. B. B. Martin. Report of 1887.

Westerly, Washington Co., population *6333; 2 steam engines; 3 hose carriages; 3000 feet cotton hose, in good condition; 67 volunteers. Wm. A. Green.

WATER SUPPLY—11 cisterns; pump to stand-pipe; 10 miles street mains; 4 hydrants; pressure, 90 pounds. E. Barnes, Wm. Hoxie.

Wickford, Washington Co.; buildings, brick and frame, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 250 feet rubber hose; 500 feet cotton, in good condition; 500 feet poor leather; 60 members; bell alarm. George F. Hunt.

WATER SUPPLY—Wells, springs and the harbor. Charles T. Croumb, Village Clerk.

Woonsocket, Providence Co., population 16,050; department consists of 2 steam engines, 2 hook and ladder trucks, 2 hose carriages; 3000 feet cotton hose; 56 members paid part time; annual expenses, \$7000. C. C. Rutter.

WATER SUPPLY—Brooks; water-works; gravity system; 18 miles mains; 270 hydrants; 100 pounds pressure. W. Kent.

Report of 1887.

The following places have no fire protection: Burrillville, Providence Co., population 5714. Coventry, Kent Co., population 4519. Hope Valley, Washington Co., population 1000. Hopkinton, Washington Co., population 2054. Manville, Providence Co., population 2074. Tiverton, Newport Co., population *2500. Warwick, Kent Co.

SOUTH CAROLINA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Aiken, Aiken Co., population *3000; area, 2560 acres; fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick and wood, two stories; wooden roofs permitted; wood dwellings, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet linen hose; 800 feet good rubber; value of apparatus and supplies, \$6000; 100 volunteer members; annual expenses, \$250; bell alarm. Chief elected by town council. H. F. Warncke.

WATER SUPPLY—3 cisterns, supplied from roofs, capacity 95,000 gallons, and about 50 private cisterns. J. R. Jordan, Town Clerk.

Anderson, Anderson Co., population *2000; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose reels; 2100 feet of good rubber hose; 114 volunteer members, 70 white, 44 colored.

WATER SUPPLY—Cisterns, total capacity 162,000 gallons; 2 streams.

Bamberg—Department consists of 1 hand engine, 1 hose reel, 1 hook and ladder truck; 250 feet 2½-inch hose.

WATER SUPPLY—2 cisterns; capacity, 3000 to 5000 gallons.

Beaufort, Beaufort Co., population *3000; buildings, frame and brick, one to three stories; wooden roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; bell alarm. Chief elected by members of department. John N. Wallace.

WATER SUPPLY—River, pond and wells. J. W. Collins, S. E. Taylor.

Blackville, Barnwell Co., population 1000; 1 hand engine; 150 feet hose. J. H. Levy.

WATER SUPPLY—Pumps. B. J. Hammet, Town Clerk.

Camden, Kershaw Co., population *2500; area, 1600 acres; fire limit, 650 acres; fireworks ordinance;

SOUTH CAROLINA—Continued.

causes of fires investigated; mercantile buildings, brick and wood, one and two stories; wooden roofs permitted; dwellings, wood, one and two stories, department consists of 1 steamer, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 300 feet rubber hose, 400 feet cotton, 200 feet linen, good; 100 volunteer members; annual expenses, \$400; bell alarm. Chief appointed by council. John R. Goodale.

WATER SUPPLY—Fire wells. James L. Brasington, Town Clerk.

Charleston, Charleston Co., population 60,000; buildings, brick and frame, three and three and a half stories; department consists of 8 steam engines in use, 2 in reserve, 2 hook and ladder trucks, 7 hose carriages; 10,000 feet of good rubber hose; 28 horses; membership 103, all paid; annual expenses, \$44,000; telegraph alarm; 97 street boxes. F. L. O'Neill.

WATER SUPPLY—5 wells; hydrants; stand-pipe system; capacity of pump, 3,000,000 gallons daily; 18 miles of mains; 360 hydrants; pressure, 40 pounds. J. Chapman, W. W. Simons.

Chester, Chester Co., population 2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, in good condition; 400 feet linen hose, good; volunteer fire department, 130 men. B. M. Spratt.

WATER SUPPLY—8 cisterns. J. W. Porker, Town Clerk.

Clifton, Spartanburg Co., population *1800; buildings, brick and wood, two stories; 1 hose carriage; 1785 feet good linen hose; members 18; bell alarm. C. B. Carr.

WATER SUPPLY—Gravity system; 1 reservoir, capacity 86,362 gallons; 2 pumps; 14 hydrants. D. E. Converse.

Columbia, Richland Co., population *15,000; area, 1800 acres; fire limit, 1000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two and three stories; dwellings, wood, one and two stories; department consists of 2 steam engines, 2 hand engines, 1 hook and ladder truck, hose carriages attached to engines; 2500 feet good rubber hose; 1000 poor; 4 horses; value of apparatus and supplies, \$20,000; membership 287, all volunteers; annual expenses, \$5000; electric alarm. Chief elected by fire-masters. P. Motly.

WATER SUPPLY—2 reservoirs, supplied by water and steam power from springs and river; capacity, 2,500,000 gallons daily; 16 miles street mains; diameter, 3 to 12 inches; 110 hydrants; pressure, 20 to 60 pounds; annual expenses of water department, \$7000. W. H. Alexander, W. J. Cathart.

Darlington, Darlington Co., population 940; frame buildings, one and two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 2 hose carriages; 250 feet good rubber hose; 300 feet poor; 500 good cotton; value of apparatus and supplies, \$4000; membership 40, volunteers; annual expenses, \$300; bell alarm.

WATER SUPPLY—Cisterns and wells. Report of 1887.

Florence, Darlington Co., population 3500; frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine; 1000 feet of good rubber hose; 500 feet poor; value of apparatus and supplies, \$5000; membership 80, volunteers; 1 man paid; annual expenses, \$1100; bell alarm. I. S. Beck.

WATER SUPPLY—22 fire wells. E. W. Lloyd, Town Clerk.

Georgetown, Georgetown Co., population 2555; area and fire limit, 640 acres; causes of fires investi-

gated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3000 feet good rubber hose; value of apparatus and supplies, \$10,000; 4 buildings owned, value \$5000; membership 250, volunteers; annual expenses, \$1600; bell alarm. Chief elected by companies confirmed by council. A. P. Hazard.

WATER SUPPLY—River and wells. J. J. Hicks, Town Clerk.

Greenville, Greenville Co., population *968; area, 3142 acres; fire limit, same; mercantile buildings, brick, two stories; wood dwellings, two stories; department consists of 1 steam engine, 2 hand engines, 24 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 1800 feet good rubber hose, 550 poor; 2 horses; value of apparatus and supplies, \$8500; value of buildings, \$7000; 225 volunteer members; annual expenses, \$1184; bell alarm. Chief elected by council. J. C. Kirkpatrick.

WATER SUPPLY—30 cisterns, supplied from buildings; capacity, 25,000 gallons daily; annual expenses, \$50. C. W. D'Oyley, City Clerk.

Lancaster, Lancaster Co., population *1000; brick buildings; fireworks ordinance; department consists of 1 hook and ladder truck; 30 volunteer members.

WATER SUPPLY—Wells.

Laurens, Laurens Co., population *1600; department consists of 1 Silsby No. 5 steamer, 1 hose reel; 1000 feet linen hose; value, \$3250; 1 hook and ladder truck.

WATER SUPPLY—1 cistern, capacity 75,000 gallons, and branch.

Marion, Marion Co., population *1800; frame and brick buildings, two and three stories; 1 hook and ladder truck. W. H. Collier, L. H. Little.

Mayesville, Sumpter Co., population *500; 1 hand engine; 200 feet good hose.

WATER SUPPLY—Wells.

Newberry, Newberry Co., population *3000; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 2 hose carriages, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck; 1800 feet hose; value of apparatus, \$7000; 115 members; expenses for 1886, \$657; bell alarm.

WATER SUPPLY—6 cisterns.

Report of 1887.

Orangeburg, Orangeburg Co., population *3500; area, 960 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1400 feet good rubber hose; 200 poor; value of apparatus and supplies, \$4800; 3 buildings, value \$3500; 75 volunteer members. Chief appointed by council and companies. F. A. Schiffler.

WATER SUPPLY—5 cisterns, 10,000 gallons each, supplied from buildings; 1 cistern, 20,000 gallons; artesian well; stand-pipe; pressure, 45 to 50 pounds; 15 hydrants. G. S. Allbugoth, C. D. Koithjohn.

Rock Hill, York Co., population *1800; buildings, brick and frame; department consists of steam engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1200 feet of good rubber hose; value of apparatus and supplies, \$5000; 1 building; 100 volunteer members; bell alarm.

WATER SUPPLY—Wells. Edward Fewell, Town Clerk.

Spartanburgh, Spartanburgh Co., population *4000; area, 2560 acres; fire limit, same; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 500 feet rubber and 2000 feet good cotton hose; value of apparatus and supplies, \$8000; 150 volunteer members; annual expenses, \$400; bell alarm. Chief elected by council. Joseph Spigg.

WATER SUPPLY—10 cisterns, supplied from roofs; water-works being built. Joseph M. Elford, Town Clerk.

Sumter, Sumter Co., population *3000; 2 hand engines; 2 hose carriages; 850 feet good rubber hose; 35 men paid; 50 volunteers.

WATER SUPPLY—Wells and cisterns; water-works to be built. C. M. Hurst, Town Clerk.

Union, Union Co., population 1267; 1 hand engine; 150 feet good rubber hose; 31 men, volunteers.

WATER SUPPLY—4 cisterns, 40,000 gallons each.

Report of 1887.

Walhalla, Oconee Co., population *1200; fireworks ordinance; causes of fires investigated; frame buildings, one and two stories; 1 hand engine;

1 hose carriage; 300 feet good rubber hose; 25 men, volunteers. J. D. Verner.

WATER SUPPLY—Tanks and 5 cisterns, supplied by pipes from dwellings. T. M. Kelly, C. L. Ried.

Winnabow, Fairfield Co., population 2000; area, 960 acres; fireworks ordinance; mercantile buildings, wood, two stories; shingle roofs permitted; dwellings, wood and brick, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies \$5500; 2 buildings owned by town; 150 volunteer members; annual expenses, \$600; bell alarm. Chief elected by council. R. J. McCarley.

WATER SUPPLY—7 cisterns, supplied from roofs of buildings; total capacity, 180,000 gallons daily. J. W. Withers, Town Clerk.

Yorkville, York Co., population *1650; 1 hand engine; 1 hook and ladder truck; 200 feet good rubber hose, 100 feet poor; 100 good leather; 50 men, volunteers.

WATER SUPPLY—Cisterns. J. E. Jefferys, Town Clerk.

The following places have no fire protection: Abbeville, C. H., Abbeville Co., population 1500. Pickens, C. H., Pickens Co., population 1857. Timmons ville, Darlington Co., population 1000.

TENNESSEE.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Chattanooga, Hamilton Co., population *42,000; department consists of 2 steam engines, 3 hose carriages, 2 hook and ladder trucks; 6500 feet good cotton and rubber hose; membership 43, 28 paid men, no volunteers; 10 horses; telegraph alarm, 32 boxes. Charles Whiteside.

WATER SUPPLY—Water-works; gravity; capacity, 12,000,000 gallons; 163 hydrants. N. Wingfield, V. S. Whiteside.

Clarksville, Montgomery Co., population *6000; mercantile buildings, brick, two and three stories; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet good rubber hose; 300 feet poor; value of apparatus and supplies, \$7750; 1 building in use, value \$1500; annual rent, \$240; membership 100, 1 paid; annual expenses, \$2600; bell alarm. Chief elected by members, ratified by Mayor and aldermen. Wm. Kleeran.

WATER SUPPLY—Water-works; direct pressure and stand-pipe systems; 8 cisterns, supplied from roofs of buildings; 4 miles of street mains; diameter 4 to 10 inches; 41 hydrants; pressure, 35 to 80 pounds. T. Bowrie, C. Stackner.

Columbia, Maury Co., population *5000; area 500 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 4 hose carriages; siamese couplings used; 1700 feet good rubber hose; 3 horses; value of apparatus and supplies \$6500; membership 20, part paid; annual expenses, \$4000; telephone alarm. Chief elected by aldermen. J. Lalla, Jr.

WATER SUPPLY—1 reservoir, capacity 1,000,000 gallons, supplied from river; gravity system; 12 cisterns, supplied from water-works; 5½ miles street mains; diameter, 4 to 8 inches; 62 hydrants; pressure, 86 pounds; annual expenses of water department, \$2093. O. H. Odell, E. E. Erwin.

Fayetteville, Lincoln Co., population *2500 area, 240 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one and one-half stories; department consists of 1 chemical engine, a chemical hand extinguishers; 100 feet good rubber hose; 100 feet poor; membership 25, volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—None.

Report of 1887.

Franklin, Williamson Co., population 1632; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick, two and three stories; department consists of 1 hand engine, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, \$1500; membership 40, part paid. Chief elected by company. H. B. Eising.

WATER SUPPLY—15 or 20 cisterns, supplied from roofs of buildings. D. M. Shea, J. E. Buchanan.

Gallatin, Sumner Co., population 2400; area, 640 acres; fire limit, 460 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, brick and wood, two and three stories; department consists of 2 chemical engines, 4 chemical hand extinguishers, a hook and ladder truck, a hose carriage; 600 feet good rubber hose; value of apparatus and supplies, \$600; 1 building, value \$2500; membership 44, volunteers. Chief elected by board of aldermen. W. H. Brown.

WATER SUPPLY—Wells; annual expenses of water department, \$450. W. Russomen, Town Clerk.

Jackson, Madison Co., population *8000; area, 2560 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick and wood, one and one-half and two stories; department

TENNESSEE—Continued.

consists of 1 chemical engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 20,000 feet good cotton hose; value of apparatus and supplies, \$7,000; membership 60, volunteers; bell alarm. Chief elected by Mayor and aldermen. F. F. Reavis.

WATER SUPPLY—Water-works, direct pressure; 10 miles mains; 140 hydrants. L. Trumbull, J. F. Stark.

Knoxville, Knox Co., population *37,526; area, 2560 acres; fire limit, 1640 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; slate or metal roofs; dwellings, wood, one to two stories; department consists of 2 steam engines, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 3000 feet good rubber hose; 1000 feet poor; 5 horses; value of apparatus and supplies, \$22,621; membership 20, full paid; annual expenses, \$910; bell alarm. Chief elected by board. Philo B. Shepard.

WATER SUPPLY—River; pumps; water-works; gravity system; 11 miles street mains, diameter 4 to 16 inches; 93 hydrants. A. H. Martine, C. C. Nelson.

Lebanon, Wilson Co., population 2296; 100 feet hose, fair; 12 men, volunteers. J. Greer.

WATER SUPPLY—Water-works; stand-pipe. J. P. Eastman, Town Clerk.

Marysville, Blount Co., population 1098; frame buildings, two stories; 1 hand engine, poor; value of apparatus, \$50; 25 volunteer members; bell alarm.

WATER SUPPLY—Cisterns and creek. Report of 1887.

Memphis, Shelby Co., population 74,000; area and fire limit, 3200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, five and six stories; metal roofs; brick dwellings, three stories; department consists of 6 steam engines, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 5700 feet good hose; 850 feet poor; 28 horses; value of apparatus and supplies, \$42,000; value of buildings, \$92,000; membership 53, full paid; annual expenses, \$68,000; telegraph alarm, 46 street boxes. Chief elected by commissioners and police every 10 years. J. E. Clary.

WATER SUPPLY—Water-works; direct system; capacity, 10,000,000 gallons daily; 40 miles street mains, diameter 3 to 36 inches; 300 hydrants; pressure, 36 pounds; 64 public cisterns. W. J. Cameron.

Murfreesboro, Rutherford Co., population *4000; brick and frame buildings, one and two stories; 1500 feet good rubber hose; bell alarm.

WATER SUPPLY—Creeks; water-works; gravity pressure; 3/4 mile street mains. W. B. Garrett, Town Clerk.

Nashville, Davidson Co., population *75,000; area, 3500 acres; fireworks ordinance; causes of

fires investigated; mercantile buildings, brick and stone, five and six stories; wooden roofs permitted outside of fire limit; brick and frame dwellings, two stories; department consists of 5 steam engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 9000 feet rubber hose and 500 feet cotton hose, good; 23 horses; value of apparatus and supplies, \$50,700; 5 buildings owned, value \$23,000; 1 rented at \$450 per annum; 46 full paid members; annual expenses, \$53,000; telegraph alarm, 57 street boxes. Chief appointed by board of public works. E. M. Carell.

WATER SUPPLY—Reservoir and stand-pipe system; 3 reservoirs, supplied by pumps from Cumberland river; capacity, 12,000,000 gallons; 2 cisterns, supplied from water-works; 300 hydrants; pressure, 40 pounds. Geo. Reyer, F. E. Kuhn.

Pulaski, Giles Co., population *2500; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 100 feet good rubber hose, 150 poor; volunteer department. F. Arrowsmith.

WATER SUPPLY—Springs, wells and cisterns. John Dyer, Town Clerk.

Shelbyville, Bedford Co., population *3800; 1 hand engine; 1 hook and ladder truck; 1000 feet cotton hose; value of apparatus, etc., \$3500; 60 volunteer members.

WATER SUPPLY—Cisterns and 2 plugs, supplied from river by engine at mill. Report of 1887.

South Pittsburgh, Marion Co., population *5000; brick and frame buildings, one to three stories; bell alarm; fire department is private, kept up by subscription. James Bolton.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, capacity 80,000 gallons daily; 3 1/4 miles street mains; 16 hydrants; pressure, 125 pounds. F. P. Clute, J. W. McGuinness.

Tullahoma, Coffee Co., population *3000; buildings, brick and frame, one and two stories; department consists of 1 hook and ladder truck; 30 volunteer members. W. F. Miller, G. Davidson.

The following places have no fire protection: Bristol, Sullivan Co., population *4000. Brownsville, Haywood Co., population *2500. Byrne, Putnam Co., population 1000. Cleveland, Bradley Co., population *4500. Dyersburgh, Dyer Co., population 1010. Gap Creek, Knox Co., population 1150. Greenville, Green Co., population 1066. Humboldt, Gibson Co., population *2000. McMinnville, Warren Co., population 1600. Paris, Henry Co., population 1767. Rockwood, Roane Co., population 1011. Savannah, Hardin Co., population 1006. Sewanee, Franklin Co., population 1200. Sharon, Weakley Co., population 2078. Springfield, Robertson Co., population 1198. Tracy City, Grundy Co., population 2000. Trenton, Gibson Co., population *1800. Union City, Obion Co., population 1890. Winchester, Franklin Co., population 1039.

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The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Arlene, Taylor Co., population *5,000; buildings, brick and wood, 1 story; department consists of 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1100 feet good rubber hose;

1 horse; value of apparatus and supplies, \$3000; 60 members, 3 part paid; 1 house; expenses in 1887, \$500; electric alarm. Geo. W. Jalowick.

WATER SUPPLY—Water-works; stand-pipe; res

ervoir; direct pressure; capacity, 100,000 gallons; 2 Blake pumps, capacity 2,000,000 gallons per day; 5 miles street mains, 4 to 8 inches diameter; 30 hydrants; pressure, 55 pounds. John Fratel, W. G. Swanson.

Austin, Travis Co., population *25,000; area, 7435 acres; fire limit, 70 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; fireproof material for roofs in fire limit; dwellings, brick, stone and wood, one to two stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings on hand; 900 feet good rubber hose; 3000 feet good cotton hose; 5 horses; value of apparatus and supplies, \$25,000; 4 buildings owned, value \$15,000; membership, 200; full paid members, 5; annual expenses, \$35,000; bell alarm. Chief elected by members. August Ziller.

WATER SUPPLY—Water-works; direct system; 10 cisterns; 21 miles street mains; diameter, 4 to 16 inches; 166 hydrants; annual expenses of water department, \$10,000. M. D. Mather, Milton Morris.

Bastrop, Bastrop Co., population 2000; buildings, brick and wood, one and two stories; department consists of 1 hand engine, 1 hose carriage; 300 feet good rubber hose; value of apparatus and supplies, \$1000; 30 volunteer members; bell alarm.

WATER SUPPLY—Stand-pipe, 50 feet high; gravity pressure; Cameron capacity, 10,000 gallons; pumps; 800 feet street mains; 6 hydrants; pressure, 20 pounds. Erhard & Clopton.

Beaumont, Jefferson Co., population *3400; area, 1000 acres; brick and frame buildings; 1 horse-power engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 400 feet rubber hose; 600 feet good cotton; value of apparatus, \$5000; 1 building owned by city, value \$2500; 60 volunteer members; 2 horses; bell, whistle and pistol alarm. Chief elected by companies and confirmed by council. O. C. Ogden.

WATER SUPPLY—8 reservoirs; capacity, 25,000 gallons each; cisterns, rivers and wells; street mains to mills and lumber yards only; water-works being put in.

Belton, Bell Co., population *6000; frame and stone buildings, one and two stories; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1200 feet good rubber hose; value of apparatus, etc., \$5500; value of building, \$1700; 52 volunteer members; bell and telephone alarm. Chief elected by department. M. M. Methrin.

WATER SUPPLY—1 stand-pipe, supplied by pumps; capacity, 1,000,000 gallons; 5 miles street mains, 8 and 3 inches in diameter; 30 hydrants; pressure, 75 pounds. Matthew Dow, H. C. Surghoor.

Benham, Fannin Co., population *4500; buildings, stone and brick, one and two stories; 1 hook and ladder truck; value of apparatus and supplies, \$800; 18 volunteer members; bell alarm.

WATER SUPPLY—Water-works, to be put in; 2 cisterns; capacity, 40,000 gallons. Jas. K. Blair, City Clerk.

Bremham, Washington Co., population 4200; area, 2560 acres; fire limit, 20 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, frame, one story; 1 steam engine; 20 (private) chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 4 siamese couplings in use; 1450 feet good rubber hose; 250 feet good cotton; value of apparatus, \$5000; 2 buildings owned, value \$10,000; 95 volunteer members; 2 paid engineers; annual expenses, \$2500; bell alarm. Chief elected by companies. W. A. Wood.

WATER SUPPLY—5 cisterns, supplied from water-works; capacity, 7000 gallons daily; 4 miles

mains, diameter of largest, 8 inches; 35 fire hydrants; water-tank, 14 feet in diameter, 100 feet high. J. H. Ledlie, H. C. McIntyre, Jr.

Brownsville, Cameron Co., population 4938; 1 hand engine; 1 hook and ladder truck; 40 volunteer members. B. A. Turegant.

WATER SUPPLY—River. S. A. Rousset, Town Clerk.

Brownwood, Brown Co., population *2500; department consists of 1 hook and ladder truck, 2 hose carriages; 1400 feet good hose; members 35, volunteers; bell alarm.

WATER SUPPLY—Stand-pipe, capacity 200,000 gallons; 2 pumps, capacity 2,400,000 gallons; 4½ miles street mains, 4 to 10 inches; 37 hydrants.

Bryan, Brazos Co., population 4000; area, 2500 acres; fire limit, 11 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, one story; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet hose, good; value of apparatus and supplies, \$5000; 1 building owned; value, \$400; membership 20, volunteers; 10 paid; annual expenses, \$190; bell alarm.

WATER SUPPLY—5 cisterns; supplied from roofs, capacity of each 50,400 gallons daily; water-works in progress.

Caldwell, Burleson Co., population *300; buildings, brick and wood, one story; wooden roofs; department consists of 1 hook and ladder truck; members 32, volunteers; expenses in 1887, \$300; bell alarm.

WATER SUPPLY—Cisterns.

Calvert, Robertson Co., population *3500; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1500 feet hose, good; members 75, volunteers. L. T. Fuller.

WATER SUPPLY—3 cisterns; 1 reservoir; artesian wells; water-works. A. Day, Meyer Collatt.

Cleburne, Johnson Co., population *4500; area, 250 acres; sale and use of fireworks prohibited; frame and brick buildings; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose; value of apparatus, \$3,700; 1 building, value \$500; 50 volunteers; bell alarm. Chief elected by members. J. A. Lindgren.

WATER SUPPLY—Water-works; 1 reservoir, capacity 150,000 gallons; artesian well, 50,000 gallons capacity; stand-pipe, 70,000 gallons; 5 miles street mains; diameter, 4 to 10 inches; 30 hydrants; pressure, 150 pounds. John Mitchell, W. H. Graves.

Colorado, Mitchell Co., population *2500; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet good hose, 500 feet poor; 60 volunteer members; bell alarm.

WATER SUPPLY—Stand-pipe, capacity 285,000 gallons; 2 pumps; capacity, 2,000,000 gallons; 6 miles street mains, 6 to 12 inches; 16 hydrants. N. A. Taylor.

Columbus, Colorado Co., population 1959; brick and wood buildings, one and two stories; department consists of 1 hose carriage; 500 feet rubber hose, 500 feet good cotton; value of apparatus and supplies, \$2000; 22 volunteer members; bell alarm. J. J. Dick.

WATER SUPPLY—Reservoir, capacity 56,000 gallons; direct pressure; 2 miles street mains; 12 hydrants. D. Steiner, C. C. Duerr.

Corpus Christi, Nueces Co., population *4000; 1 steam engine; 1 hand engine; 10 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 40 volunteer members. John J. Boerum, City Clerk.

WATER SUPPLY—Bay. C. W. Yung, Town Clerk.

TEXAS—Continued.

Corsicana, Navarro Co., population 10,000; 2 hose carriages; 1 hook and ladder truck; 2000 feet good hose; 68 men. J. J. Strupper.

WATER SUPPLY—Direct and stand-pipe system; 7 miles mains; 60 hydrants; 55 pounds pressure. D. C. Barry, J. L. Burgess.

Cuero, De Witt Co., population *2500; wood and brick buildings, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage; 400 feet good leather hose; value of apparatus and supplies, \$1000; 25 volunteer members; bell alarm. A. F. Palmie.

WATER SUPPLY—Water-works to be put in; 4 reservoirs, capacity 30,000 gallons; 1600 feet 4-inch pipe. C. A. Ogsbury, City Clerk.

Dallas, Dallas Co., population *35,000; area, 1600 acres; fire limit, 500 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; dwellings, frame, two stories; 2 steam engines; 3 hose carriages; siamese couplings in use; 5150 feet good hose, 597 feet bad; 16 horses; value of apparatus and supplies, \$20,000; 4 buildings owned, value \$25,000; 28 full paid members; annual expenses, \$35,000; G-mewell alarm. Chief elected by council. Thos. Wilkinson.

WATER SUPPLY—Direct pressure; stand-pipe; 2 reservoirs; capacity, 100,000,000 gallons; Worthington and Holly pumps; capacity, 11,000,000 gallons; 33 miles mains; 132 hydrants; pressure, 50 pounds. Dave Tichnor, Wm. Parry.

Denison City, Grayson Co., population 14,000; area, 2140 acres; fire limit, 44 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and a half stories; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 2000 feet good linen hose; value of apparatus and supplies, \$10,000; city owns buildings; 50 volunteer members, 4 paid; annual expenses, \$3500; bell alarm; 4 horses. Chief elected by department and confirmed by council.

WATER SUPPLY—Wells; water-works; stand-pipe and direct system; 9 miles mains, 6 to 16 inches; 75 hydrants; 150 pounds pressure; 2 pumps, 300,000 gallons. D. W. Duryea.

Denton, Denton Co., population 3000; buildings, brick and frame, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 supply wagon; 550 feet good rubber hose; 1000 feet good cotton; 3 horses; value of apparatus and supplies, \$10,000; 63 members, 2 paid, 61 volunteers; annual expenses, \$1800; bell alarm. C. W. Pierce.

WATER SUPPLY—4 cisterns; capacity, 20,000 gallons each. J. B. Cleveland, City Secretary.

El Paso, El Paso Co., population *11,000; buildings, brick, stone and frame, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages, 2 hand chemical extinguishers; 600 feet good rubber hose, 500 feet poor; 1500 feet good cotton; 85 volunteer members; expenses in 1887, \$1500; bell alarm. Chas. E. Fruin.

WATER SUPPLY—2 reservoirs; gravity pressure; 16 miles street mains; 70 hydrants; pressure, 85 pounds. W. M. Watts, O. B. Beall.

Emmis, Ellis Co., population 3000; area, 640 acres; fireworks ordinance; brick and frame buildings; 1 steam engine; 2 hose carriages; 1000 feet good cotton hose; siamese couplings used; value of apparatus, \$500; 30 volunteer members; bell alarm. Chief elected by members. A. M. Morrison.

WATER SUPPLY—Direct pumping, through 2½-inch mains. F. A. Rust, City Secretary.

Fort Worth, Tarrant Co., population 30,000; area, 2500 acres; fireworks ordinance; mercantile buildings, brick and stone, two and three stories; dwellings, wood, one and two stories; department

consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 5000 feet good rubber hose; 9 horses; value of apparatus and supplies, \$25,000; 1 building owned, value \$5000; membership 142, 6 paid; annual expenses, \$10,000; Gamewell fire alarm, 27 boxes. Chief elected by department and confirmed by council. R. Matkin.

WATER SUPPLY—Water-works; direct pumping system; 6 cisterns; 20 miles of mains, diameter 4 to 24 inches; 120 hydrants; pressure, 40 to 50 pounds. Henry Early, City Clerk.

Fredericksburgh, Gillespie Co., population *1200; 1 hook and ladder truck; volunteer fire department. Oscar Krauskopf.

Gainesville, Cooke Co., population *10,000; area, 2560 acres; fire limit, 60 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings; 1 hook and ladder truck; 2 hose carriages; 2600 feet good cotton hose; 400 poor; 1 supply company; 2 horses; value of apparatus, etc., \$6000; 1 building; value, \$10,000; 97 volunteer members, 3 paid; 4 horses; bell and telephone alarm. Chief elected by department.

WATER SUPPLY—Water-works; direct system; 7 miles street mains, diameter 4 to 12 inches; 2 pumps, 3,000,000 gallons; 98 hydrants; pressure, 100 pounds; expenses of water department in 1887, \$65,000.

Galveston, Galveston Co., population *35,000; 5 steam engines; 1 hook and ladder truck; 6 hose carriages; 1600 feet rubber hose; 5350 feet cotton, good; telegraph alarm; 40 street boxes; 51 paid men; 21 horses. Wm. Aldenburgh.

WATER SUPPLY—Artesian wells; water-works system to be constructed. Dan J. Buckley, City Clerk.

Gatesville, Coryell Co., population *1500; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good hose; members 40, volunteers; bell alarm.

WATER SUPPLY—2 cisterns; capacity, 50,000 gallons.

Georgetown, Williamson Co., population *3500; area, 800 acres; fire limit, 16 acres; fireworks ordinance; stone and frame buildings; 1 hook and ladder truck; 2 hose carriages; 100 feet good rubber hose; value of apparatus, \$2600; 1 building in use, value \$350; 61 men, volunteers; bell alarm. Chief elected by department. E. Taylor.

WATER SUPPLY—Water-works; stand-pipe system; 6 miles street mains; diameter 2 to 10 inches; 20 hydrants; pressure, 45 pounds. E. E. Taylor, John C. Prew.

Giddings, Lee Co., population *1000; buildings, brick and frame, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage; 250 feet good cotton hose; value of apparatus and supplies \$600; 20 volunteer members; bell alarm. J. C. Neumann.

WATER SUPPLY—Cisterns. A. B. Green, Town Clerk.

Gonzales, Gonzales Co., population 1521; buildings, brick and frame, one and two stories; wooden roofs; no fire department.

WATER SUPPLY—Stand pipe being erected; gravity and direct pressure; 6½ miles street mains; 14 hydrants; pressure, 26 to 100 pounds. T. S. Walker, Ed. Titcomb.

Greenville, Hunt Co., population *5000; buildings, brick and frame, one and two stories; department consists of 1 steam engine, a hand engine; 1250 feet good rubber hose; 50 feet poor; 2 horses; value of apparatus and supplies, \$5000; membership 16, 1 paid, 15 volunteers; annual expenses, \$1500; bell alarm.

WATER SUPPLY—4 cisterns; capacity, 100,000 gallons.

Hempstead, Waller Co., population *3000; area, 2000 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; dwellings, brick and wood, one and two stories; fire department consists of 1 hook and ladder truck; membership of department, 56.

Hillsboro, Hill Co., population *3000; buildings, brick and wood, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, good; 50 feet poor; value of apparatus and supplies, \$3000; members 40, 1 paid full time; expenses in 1887, \$1000; bell alarm. Jas. W. Colledge.

WATER SUPPLY—Wells and cisterns. Andrew L. Smith, City Clerk.

Houston, Harris Co., population 35,000; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose, good; 1000 feet rubber, poor; 100 volunteers. H. Ross.

WATER SUPPLY—Water-works; gravity and direct system; 8,000,000 gallons capacity; 1 reservoir; 22 miles of mains; 181 hydrants; 90 pounds pressure. T. H. Scanlan, Geo. M. Bringhurst.

Huntsville, Walker Co., population *2000; 1 hand engine; 40 members. F. O. Brown.

WATER SUPPLY—Water-works at State penitentiary; 2 cisterns, capacity 40,000 gallons, in public square. F. B. Robinson, Town Clerk.

Jefferson, Marion Co., population *4000; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose, good; 1500 feet poor; 900 feet leather, good; volunteer department, 65 men. J. M. Deware.

WATER SUPPLY—River; 1 cistern and artesian well. W. F. Jones, County Clerk.

Kyle, Hays Co.; buildings, wood and stone, one story; wooden roofs; department consists of 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$500; members 35, volunteers; bell alarm. W. E. Roach.

WATER SUPPLY—Water-works being constructed; 2 reservoirs, capacity 65,000 gallons; gravity pressure; 4 miles street mains; 41 hydrants. Kyle Water Co.

La Grange, Fayette Co., population *2500; 1 horse power engine; 2 hand engines; 1 hose carriage; 1000 feet of good hose; 30 men, volunteers. F. C. Streithoff.

WATER SUPPLY—6 cisterns. W. Bogunden, J. E. Baker.

Lampasas, Lampasas Co., population *2500; buildings, stone and wood, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose, 100 feet poor; value of apparatus and supplies, \$2000; 25 volunteer members; expenses in 1887, \$200; bell alarm.

WATER SUPPLY—Stand pipe; gravity pressure; 1 mile street mains; 22 hydrants; pressure, 62 pounds. H. O. Hair, City Clerk.

Laredo, Webb Co., population *6000; area, 4428 acres; fire limit, 200 acres; brick, adobe, frame and stone buildings; 1 hook and ladder truck; 2 hose carriages; 600 feet hose; 28 members. John Rice.

WATER SUPPLY—Direct system; 7 miles mains; 1000 hydrants. A. L. McLone, Rafael Vidourri.

Longview, Gregg Co., population 1525; buildings, brick and frame, one story; department consists of 1 steam engine, 1 hose carriage; 600 feet of good cotton hose; value of apparatus and supplies, \$3000; membership 24 volunteers, 1 paid; annual expenses, \$180; bell alarm.

WATER SUPPLY—1 cistern, capacity 50,000 gallons.

Luling, Caldwell Co., population *1114; buildings, brick and wood, one story; 1 hook and ladder

truck; ropes, buckets and ladders; value of apparatus and supplies, \$200; 30 volunteer members; bell alarm. R. W. Malone.

WATER SUPPLY—Wells. F. C. Cross.

Marlin, Falls Co., population *2400; department consists of 1 hand engine; 200 feet good hose; 19 volunteer members; bell alarm.

WATER SUPPLY—Cisterns and wells.

Marshall, Harrison Co., population 9000; 1 steamer; 1 hand engine; 2 hook and ladder trucks; 6 chemical extinguishers; 2 hose carriages; 2000 feet good rubber hose; 500 feet poor; 5 horses; 50 volunteer members; bell and telephone alarm. Fred Walz.

WATER SUPPLY—Creek; 10 cisterns. W. G. Ruon, Town Clerk.

McKinney, Collin Co., population *5000; buildings, brick and frame, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet rubber hose; 1000 feet good cotton; 250 feet poor; 2 horses; value of apparatus and supplies, \$5000; 40 volunteer members; bell alarm. W. H. Burgher.

WATER SUPPLY—6 reservoirs, capacity 250 bbls. W. P. Cloyd, City Clerk.

Mexia, Limestone Co., population 2500; buildings, brick and frame, one and two stories; 1 hook and ladder truck; 2 hose carriages; 1000 feet hose; 25 volunteer members; bell alarm. John R. Corley.

WATER SUPPLY—Water-works; stand-pipe; direct pressure. S. I. Munger, Town Clerk.

Navasota, Grimes Co., population *3000; buildings, stone and frame, one to three stories; 1 hook and ladder truck; 2 hose carriages; 500 feet good rubber hose; 20 volunteer members; bell alarm. Jos. Holly.

WATER SUPPLY—Artesian well; gravity and direct pressure; 1 mile street mains; 12 hydrants. W. T. Smitheal, City Clerk.

New Braunfels, Comal Co., population 1676; area, 2000 acres; buildings, wood and brick, one and two stories; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 3 hose carriages; 250 feet poor rubber hose; 600 feet new cotton; value of apparatus and supplies, \$1500; 45 volunteer members; bell alarm. E. Gelle.

WATER SUPPLY—Water-works; reservoir, capacity 300,000 gallons; direct pressure; Knowles pumps, capacity 1,000,000 gallons; 26 hydrants; pressure, 45 pounds. Joseph Faust, A. Holman.

Orange, Orange Co., population *3000; buildings, frame, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 4 horses, hired; value of apparatus and supplies, \$6000; membership 60, volunteers; bell alarm. A. O. McLean.

WATER SUPPLY—River. H. D. Sells, City Clerk.

Palestine, Anderson Co., population *4000; area, 400 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, one and two stories; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber hose; 800 feet poor; value of apparatus, etc., \$3000; 1 building used; value, \$1500; 120 volunteers; 1 horse; expense of department for 1885, \$300; bell and telephone alarm. Chief elected by company.

WATER SUPPLY—Water-works; direct system; stand-pipe; 2 pumps, capacity 1,500,000 gallons; 8 miles street mains, diameter 6 to 12 inches; 30 hydrants; pressure, 80 pounds; cost of maintaining water department in 1886, \$500. G. C. Stevens.

Paris, Lamar Co., population 12,000; area, 1000 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; dwellings, wood, one and two stories; department

TEXAS—Continued.

consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1300 feet good rubber hose; 300 poor; 6 horses; value of apparatus and supplies, \$10,000; one building in use; value, \$800; membership 50, volunteers; 2 paid; annual expenses, \$3000; bell and telephone alarm. Chief elected by the members. J. P. Record.

WATER SUPPLY—Wells and cisterns; number of cisterns 8, supplied from roofs; capacity, 2000 barrels. M. P. Kelly, John Harvey.

Pecos City, Reeves Co.; buildings, brick and frame, one and two stories; wooden roofs; no organized department; 1000 feet new rubber hose. **WATER SUPPLY**—Artesian wells; good pressure.

San Angelo, Tom Green Co., population *3500; department consists of 1 hook and ladder truck; 2 hose carriages; 1250 feet good hose; members 35, volunteers; bell alarm.

WATER SUPPLY—Elevated tank, capacity 50,000 gallons; 1 pump, capacity 500,000 gallons; 3 miles street mains, diameter 4 to 6 inches; 45 hydrants.

San Antonio, Bexar Co., population *42,000; area, 12,240 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, stone and brick, one to three stories; frame and stone dwellings, one and two stories; department consists of a steam engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 9 hose carriages; 3450 feet good hose, 1000 poor; 8 horses; value of apparatus and supplies, \$15,000; 7 buildings owned, value \$25,000; 157 members, 8 full paid, 6 part paid; annual expenses, \$12,000; telephone and bell alarm. Chief nominated by companies and elected by council. G. A. Duerber.

WATER SUPPLY—Water-works; direct pumping and gravity system; 1 reservoir, capacity 4,000,000 gallons daily; 85 miles street mains, diameter 4 to 20 inches; 400 hydrants; water pressure, 80 pounds; annual expenses of water department, \$20,000. E. P. Cloutan, City Clerk.

San Marcos, Hays Co., population *2500; wood and stone buildings, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; 800 feet good cotton hose; value of apparatus and supplies, \$1,000; 34 volunteer members; expenses in 1887, \$300; bell alarm. B. W. Smith, Jr.

WATER SUPPLY—Water-works; 1 reservoir, capacity 250,000 gallons; a pumps; 6 miles street mains; 21 hydrants; 62 pounds pressure. James T. Holmes, P. M. Springer.

Schulenburg, Fayette Co., population *1000; department consists of 2 hand engines (private), 1 hook and ladder truck; 200 feet good hose; 40 volunteer members; bell alarm.

WATER SUPPLY—5 cisterns, capacity 40,000 gallons.

Seguin, Guadalupe Co., population 1600; use of fireworks prohibited; causes of fires investigated; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., \$3000; 1 building, value \$400; 50 volunteer members. Chief elected by companies. A. G. Swope.

WATER SUPPLY—2 cisterns, capacity 10,000 gallons each; water-works; stand-pipe and direct system; 8 miles of mains; 15 fire hydrants. C. M. Holmes, A. G. Swope.

Sherman, Grayson Co., population *10,997; area, 4 square miles; fire limit, 13 squares; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and wood, two and three stories; brick and wood dwellings, one and one and a half and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 supply car, 2 hose carriages; siamese couplings used; 1000

feet good rubber hose, 500 poor; 5 horses; value of apparatus and supplies, \$8950; 3 buildings owned, value \$4500; 77 members, 5 paid; annual expenses, \$3058; bell and telephone alarm. Chief elected by members. L. C. Gilmore.

WATER SUPPLY—Water-works, supplied by driven wells. Robert Harvey, R. J. Cunningham.

Sulphur Springs, Hopkins Co., population 4500; buildings, brick and frame; one and two stories; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 350 feet good rubber hose; value of apparatus and supplies, \$1500; membership 50, volunteers; bell alarm. W. F. Henderson.

WATER SUPPLY—Wells and cisterns. J. M. Ashcroft, Town Clerk.

Taylor, Williamson Co., population *2900; buildings, brick and frame, one and two stories; department consists of 1 hook and ladder truck; 1 hose carriage; 1100 feet good cotton hose; 40 volunteer members; bell alarm. C. H. Welch.

WATER SUPPLY—Water-works; direct pressure; 30 hydrants.

Temple, Bell Co., population 5000; buildings, brick and frame, one story; department consists of 1 hook and ladder truck, 4 hose carriages; 3000 feet good rubber hose; value of apparatus and supplies, \$3000 to \$4000; membership 100, volunteers; bell alarm. P. L. Downes.

WATER SUPPLY—Direct and stand pipe system; 3 miles of mains; 20 hydrants; pressure, 65 to 200 pounds. O. K. Burwitz, W. M. Hamilton.

Terrell, Kaufman Co., population *5100; buildings, frame and brick, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 400 feet good cotton; 100 feet poor; 2 horses; value of apparatus and supplies, \$3500; membership 41, volunteers, 1 paid man; telephone and bell alarm. S. Reinhardt.

WATER SUPPLY—Water-works; direct and gravity system; 5 miles of mains; 32 hydrants. S. M. Carron, City Clerk.

Texarkana, Bowie Co., population *10,000; buildings, brick and frame, two to three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 2000 feet good rubber hose; 300 feet poor; 52 volunteer members; bell alarm. J. Songwite.

WATER SUPPLY—Stand pipe; direct pressure; 50 hydrants; pressure, 45 pounds. V. E. Burer, City Clerk.

Tyler, Smith Co., population 9000; fireworks ordinance; causes of fires investigated; frame and brick buildings, two stories; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; value of apparatus, \$3000; 30 volunteer members; annual expenses, \$150; bell alarm. G. W. Norwood.

WATER SUPPLY—Water-works; direct system; 8 miles street mains, diameter 4 to 8 inches; 30 hydrants; 140 pounds pressure; stand-pipe, 80 to 100 pounds pressure; annual expenses of water department, \$5000; works to be extended. Chas. V. Johnson, Town Clerk.

Victoria, Victoria Co., population *5000; area, 5760 acres; fire limit, 640 acres; fireworks ordinance and for investigating causes of fires; frame buildings, one and two stories; shingle and tin roofs; department consists of 1 hand engine, 3 hose carriages, 1 hook and ladder truck; 450 feet rubber hose and 1000 feet leather, good; value of apparatus and supplies, \$3175; 3 buildings owned, value \$1300; 75 volunteer members; bell alarm. H. Clark.

WATER SUPPLY—Wells and river; water-works; direct and stand-pipe system; 4½ miles street mains, 8 and 4 inches in diameter; 47 hydrants; 2 pumps, capacity 100,000 gallons daily. William Wheeler, N. Whips.

Waco, McLennan Co., population *18,000; 2 steam engines; 2 hook and ladder trucks; 3 hose carriages; 3000 feet good rubber hose, 500 feet poor; 90 volunteer members, 8 paid; telegraph alarm, 7 boxes. A. M. Prescott.

WATER SUPPLY—Water-works; gravity system; 2 cisterns; 24½ miles of mains; 47 hydrants; reservoir, capacity 6,000,000 gallons. Henry White, A. Hinchman.

Waxahachie, Ellis Co., population *2300; brick and frame buildings, two stories; department consists of 1 steam engine, 3 chemical hand extinguishers, 2 hose carriages; 1250 feet good cotton hose; value of apparatus and supplies, \$7000; 39 volunteer members; annual expenses, \$150; bell alarm. J. B. Wilson.

WATER SUPPLY—Spring, reservoir and 3 cisterns. R. G. Phillips, City Clerk.

Weatherford, Parker Co., population *5000; frame, brick and stone buildings, one and two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; 1200 feet of good cotton hose; value of apparatus and supplies, \$10,000; 60 members, 3 paid part time; annual expenses, \$1200; bell alarm. D. C. Haynes.

WATER SUPPLY—4 large cisterns, capacity

20,000 to 40,000 gallons each. M. C. Cameron, City Clerk.

Weldmar, Colorado Co., population *1600; buildings, stone and frame, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet of rubber hose; value of apparatus and supplies, \$1500; 50 volunteer members; bell alarm. A. F. Rose.

WATER SUPPLY—Elevated tank and 4 tanks sunk in ground; 5 hydrants. Joe Lowry, Owen Heyer.

The following places have no fire protection: Ballinger, Runtells Co., population 2536. Bovine, Lavaca Co., population 1000. Burnet, Burnet Co., population *1600. Dublin, Erath Co., population *1200. Eagle Pass, Maverick Co., population 2334. Flatonia, Fayette Co., population 866. Fort Davis, Presidio Co., population 1162. Henderson, Ruak Co., population *2000. Honey Grove, Fannin Co., population 884. Meridian, Bosque Co., population 1000. Owlet Green, Van Zandt Co., population 1500. Rio Grande City, Starr Co., population 2100. Rockdale, Milam Co., population 1185. San Elizario, El Paso Co., population 910. Wonders, Nacogdoches Co., population 1144. Ysleta, El Paso Co. population 1453.

UTAH.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Box Elder, Box Elder Co., population *3000; buildings, stone, brick and wood, one and two stories; wooden roofs permitted; no organized fire department; 1 hook and ladder truck; 1 hose carriage. Geo. T. Grahl, Jr., Town Clerk.

Logan, Cache Co., population *5000; 1 hose company; 1 hook and ladder company; 1000 feet serviceable hose.

WATER SUPPLY—Hydrants.

Report of 1887.

Manti, San Pete Co., population 1784; area, 1280 acres; 1 hook and ladder truck.

WATER SUPPLY—Creek. A. E. Merriam, Town Clerk.

Ogden, Weber Co., population *12,000; area, 7680 acres; fire limit, 640 acres; fireworks ordinance; brick buildings, two stories; department consists of 1 hand engine, 1 hook and ladder truck 2 hose carriages; 1500 feet good cotton hose; value of apparatus and supplies, \$4000; buildings, \$1000; annual expenses, \$200; bell alarm; 60 men paid 50 cents per hour, 1 man full paid. Chief appointed by council. J. Clark.

WATER SUPPLY—2 reservoirs, supplied by river, capacity 300,000 gallons each; gravity system; 5 miles street mains, diameter 4 to 8 inches; 49 hydrants; pressure, 30 to 50 pounds; annual expenses of water department, \$1500. J. Pingree, T. J. Stevens.

Salt Lake City, Salt Lake Co., population *25,000; area, 4172 acres; fire limit, 100 acres; fireworks ordinance; chief investigates causes of fires; mercantile buildings, brick, one and two stories; fire department consists of 1 steam engine, 2 hand engines 1 hook and ladder truck, 5 hose carriages;

stores have chemical hand extinguishers; siamese couplings used; 6000 feet rubber hose in good condition; 4 horses; value of apparatus and supplies, \$18,000; 2 buildings owned by department, value \$35,000; membership 50, 10 full paid, 40 call men paid part time; annual expenses, \$10,283; telephone and bell alarm. Chief elected by city council.

WATER SUPPLY—Water-works; gravity system; 6 reservoirs, supplied by streams, capacity, 13,000,000 gallons daily; 24½ miles street mains, diameter 3 to 30 inches; 168 hydrants; pressure, 86 pounds; annual expenses of water department, \$7000. G. M. Ottinger.

Silver Reef, Washington Co., population *500; buildings, wood, one story; wooden roofs permitted; department consists of 1 chemical engine, 1 chemical hand extinguisher; 100 feet good cotton hose; value of apparatus and supplies, \$440; bell alarm.

WATER SUPPLY—2 ditches.

The following places have no fire protection: American Fork, Utah Co., population 1800. Beaver, Beaver Co., population 2000. Bountiful, Davis Co., population 1676. Ephraim, San Pete Co., population *2500. Heber, Wasatch Co., population *1600. Hooper, Weber Co., population 1091. Hyrum, Cache Co., population *1800. Mill Creek, Salt Lake Co., population 1600. Mount Pleasant, San Pete Co., population 2004. Nephi, Juab Co., population 1799. Provo City, Utah Co., population 3432. Richfield, Sevier Co., population *1800. Smithfield, Cache Co., population 1177. St. George, Washington Co., population 1332. Spanish Fort, Utah Co., population *2500. Springville, Utah Co., population 2312. Washup, Summit Co., population 2000. Wellsville, Cache Co., population *1400.

VERMONT.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen a charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Barre, Washington Co., population *4000; 1 hand engine; 2 hose carriages; 200 feet good rubber hose; 200 feet leather; 500 feet rubber-lined; 450 rubber; 60 men, volunteers. F. T. Cutler.

WATER SUPPLY—River and wells. W. A. Perry, Town Clerk.

Barton Village, Orleans Co., population *800; fire wardens investigate causes of fires; mercantile buildings, wood, one to three stories; shingle roofs; wood dwellings, one to three stories; department consists of 1 hand engine, 1 hose carriage; 800 feet good cotton rubber-lined hose; value of apparatus and supplies, \$2000; 1 building owned by village, value \$1000; 1 building rented; bell alarm.

WATER SUPPLY—River. James Buswell, Town Clerk.

Barton Landing, Orleans Co., population *800; frame buildings, one to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 800 feet cotton hose; value of apparatus and supplies, \$2000; bell alarm. J. H. Clark.

WATER SUPPLY—Water-works; reservoir. C. E. Joslyn, A. C. Parker.

Bellows Falls, Windham Co., population *400; area and fire limit, 875 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three to four stories; wooden roofs; wood dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 1400 feet rubber hose; 2650 feet good rubber-lined hose; 3200 feet good linen; value of apparatus and supplies, \$3900; 2 stations owned by department, value \$4000; membership 50, part paid; annual expenses, \$50,200. Chief appointed by fire wardens. C. L. Wheeler.

WATER SUPPLY—Water-works; gravity pressure; diameter, 4 to 8 inches; 42 hydrants; pressure 130 pounds. Board of commissioners in charge. F. H. Balls, Town Clerk.

Bennington, Bennington Co., population *6500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet poor rubber hose; 1000 feet good linen; 450 feet poor; 500 feet poor leather; 2 men paid part time, 104 volunteers. R. B. Godfrey.

WATER SUPPLY—Water-works; 5 miles of mains; hydrants; pressure, 124 pounds. E. H. Putnam, E. A. Booth.

Bethel, Windsor Co., population 1693; brick and frame buildings, one and one-half and two stories; wooden roofs permitted; department consists of 2 chemical hand extinguishers, 1 hose carriage; 200 feet of good rubber hose; 1200 feet good linen; value of apparatus and supplies, \$2500; membership 15; bell and steam whistle alarm. Fred. Arnold.

WATER SUPPLY—River, direct pumping; 2000 feet of mains; 8 hydrants. Fred. Arnold, Wm. R. Adams.

Bradford, Orange Co., population *1520; area, 3200 acres; fire limit, 300 acres; frame buildings, two stories; shingle roofs permitted; 1 hand engine; 4 chemical hand extinguishers; 1 hose carriage; 600 feet good cotton hose; 300 poor; 300 feet new leather hose; value of apparatus and supplies, \$2500; value of buildings in use by department,

\$800; 50 volunteer members; bell alarm. J. F. Sawyer.

WATER SUPPLY—12 cisterns, supplied from streams. J. R. W. Prichard, Town Clerk.

Brandon, Rutland Co., population 3280; area, 23,876 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, one and a half and two stories; 2 hand engines; 2 hose carriages; 100 feet rubber hose; 500 linen; 650 good leather; value of apparatus and supplies, \$2500; 25 volunteer members; bell alarm. Chief elected by fire district. G. Morse.

WATER SUPPLY—Pond; 15 miles street main; diameter, 4 to 16 inches; 38 hydrants; pressure, 70 pounds. C. W. Briggs, G. Briggs.

Brattleboro, Windham Co., population 6900; area and fire limit, one mile; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two, three and four stories; wooden roofs permitted, but not in general use; dwellings, wood and brick, one to three stories; department includes 2 steam engines, 1 hand engine, 1 hook and ladder truck, 1 hose company, 3 hose carriages; siamese couplings used; full supply of good hose; value of department apparatus, \$12,000; 3 buildings owned by department, value \$11,000; paid fire department, 77 men; annual expenses, \$3800; Organ company independent fire department with 2 steamers, respond to every alarm with 1 steamer bell alarm and telephone alarm. Chief elected by legal voters. Cecil C. Turner.

WATER SUPPLY—Aqueducts, reservoirs and wells; 8 hydrants, 300 feet head; river and hydrants. Geo. E. Croell, A. C. Davenport.

Burlington, Chittenden Co., population 11,365; 2 hand engines; 1 hook and ladder truck; 5 hose carts; 2250 feet leather hose; 4700 feet linen hose; 2000 feet cotton rubber-lined hose; 500 feet linen rubber-lined hose; 254 volunteers; telegraph alarm. F. E. Perkins.

WATER SUPPLY—Water-works; gravity system; pumping capacity, 1,500,000 gallons per diem; 5 miles mains; 178 hydrants; 75 pounds pressure. F. H. Parker, C. E. Allen.

Chelsea, Orange Co., population 1200; area, 6 miles; fire limit, 2 miles; frame and brick buildings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 550 feet good cotton hose; value of apparatus, \$1600; 1 building, value \$600; 70 volunteers; bell alarm. Chief elected by department. O. Bixby.

WATER SUPPLY—Streams. J. A. R. Corwin, Town Clerk.

Derby Line, Orleans Co. population 1977; 2 hand engines; 2 hose carriages; 700 feet good cotton hose; 100 feet good leather; 45 men paid part time. 45 volunteers.

WATER SUPPLY—Canal and 25 cisterns.

Fair Haven, Rutland Co., population *3000; 1 hand engine; 2 hose carriages; 500 feet good rubber hose; 1500 feet cotton; volunteer department, 60 men.

WATER SUPPLY—Water-works; gravity system, 125 pounds pressure; 25 hydrants; 17,876 feet mains, 10 and 2 inches in diameter. Chas. R. Allen, E. D. Humphrey.

Grafton, Windham Co., population 929; buildings, wood, one and a half and two stories; wooden roofs; 1 hand engine; 50 feet good cotton hose.

WATER SUPPLY—River. L. S. Walker, Town Clerk.

Island Pond, Essex Co., 3 hand engines; 3 hose carriages; 500 feet rubber hose, fair; 800 feet linen, fair; 50 men, volunteers.

WATER SUPPLY—Gravity system; 2 miles mains; 1 hydrant; 100 pounds pressure. G. W. Noyes, 3. L. Robinson.

Ludlow, Windsor Co., population 1200; area, 100 acres; fire limit, same; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 1 steam engine, 2 hand engines, 2 hose carriages; siamese couplings; 1500 feet good cotton hose; 300 feet rubber; 250 feet poor leather; value of apparatus and supplies, \$6000; 1 building owned by department, value \$4000; membership 35, paid; bell alarm. Chief elected by the company. J. J. Warner.

WATER SUPPLY—River and flumes, mills and factories have private fire protection. Wm. Spoford, Town Clerk.

Middlebury, Addison Co., population 1834; area, 1920 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; siamese couplings used; 700 feet rubber hose, 1500 feet cotton and 800 feet leather, good; value of apparatus and supplies, \$7000; 2 buildings owned, value \$1500; 44 members, part paid; bell alarm. Chief elected by trustees. Darwin Rider.

WATER SUPPLY—River; 8 cisterns, supplied by force pumps; capacity of each, 600 hogsheads daily. M. A. Brooks, Village Clerk.

Montpelier, Washington Co., population 3600; area, 500 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carts; 2000 feet hose. L. B. Cross.

WATER SUPPLY—Lake, 4 miles from town; has 380 feet head and 158 pounds pressure; 53 hydrants; 5 streams from 1 hydrant, 220 feet. J. A. Sabin, Town Clerk.

Morrisville, Lamoille Co., population 2200; area, 25 acres; fire limit, same; mercantile buildings and dwellings, frame, one and a half and two stories; department consists of 1 hand engine, 1 chemical engine and hook and ladder truck, 1 hose cart; 400 feet good cotton hose; 1 building owned by department, value \$500; 90 volunteer members; annual expenses, \$200; bell alarm. Chief elected by members. Geo. W. Doty.

WATER SUPPLY—Hydrants, wells, cisterns and river. A. M. Burke, Town Clerk.

Newbury, Orange Co., population *2330; 1 engine; 600 feet hose; 1 building in use. A. F. Mullikin.

WATER SUPPLY—Wells and river. A. S. Farwell, District Clerk.

Newport, Orleans Co., population 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 2000 feet good hose. E. B. True.

WATER SUPPLY—Water-works; 6 cisterns; 2 miles of mains, 8 and 6 inches, connected with powerful pumps; 17 hydrants. Prouty & Miller, H. S. Root.

North Bennington, Bennington Co., population 714; 2 hand engines; 2 chemical extinguishers; 1800 feet good rubber hose.

WATER SUPPLY—Creek; 4 reservoirs; 1 cistern. Report of 1887.

Northfield, Washington Co., population *2000; area and fire limit, 2000 acres; State law regulates sale and use of fireworks; causes of fires investigated; frame buildings, two and three stories; shingle roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1200 feet good cotton hose; value of apparatus and supplies, \$2000; 2 buildings owned by department, value \$1000; membership 120, all volunteers; annual expenses, \$1200; bell alarm. Chief elected by village. A. F. Spaulding.

WATER SUPPLY—Water-works; gravity system; 7 cisterns, filled by aqueduct, capacity 7000 to 10,000 gallons daily; 5 miles street mains, diameter $\frac{3}{4}$ to 4 inches. J. K. Edgerton, Town Clerk.

Rockingham, Windham Co., population 4000; area and fire limit, 875 acres; fireworks ordinance; frame and brick buildings, two to five stories; shingle roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber-lined hose; 2400 feet good linen hose; 600 poor; value of apparatus, \$2500; 2 buildings, value \$1200; 50 men paid part time; gong alarm. Chief elected by fire wardens.

WATER SUPPLY—Gravity system; street mains, 12 and 4 inches in diameter; 30 hydrants; pressure, 120 pounds.

Report of 1887.

Rutland, Rutland Co., population *12,149; area and fire limit, 1288 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, two to four stories; 1 steamer; 1 chemical engine; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages; 7800 feet good cotton hose; 2000 feet old hose; value of apparatus, etc., \$4000; 9 buildings used, valued at \$45,000; membership 209, volunteers; annual expenses, \$3000; telegraph alarm, 17 boxes; bell and whistle. Chief elected by ballot.

WATER SUPPLY—Stream; gravity system; 21 miles street mains and supply pipes; diameter, 3 to 16 inches; 61 hydrants; pressure, 65 pounds; annual expenses of water department, \$3200.

Springfield, Windsor Co., population 1586; area, 940 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 7 force pumps in mills; siamese couplings used; 2000 feet good rubber hose; value of apparatus and supplies, \$6000; 1 building owned by department, value \$2500; membership 25, part paid; annual expenses \$400; bell alarm. W. H. H. Putnam.

WATER SUPPLY—River and 14 cisterns; 140,000 gallons daily; $\frac{1}{4}$ mile street mains; diameter, 4 to 8 inches; 6 hydrants. H. W. Harlow, Village Clerk.

St. Albans, Franklin Co., population 7195; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1700 feet good leather hose; 400 feet rubber; 40 men, paid.

WATER SUPPLY—Water-works; gravity system; 1 reservoir; 12 $\frac{1}{2}$ miles of mains; 54 hydrants. M. Mason.

Report of 1887.

St. Johnsbury, Caledonia Co., population 3360; area, 1000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 1700 feet cotton hose in good condition; 350 feet good linen; 200 poor; 950 feet good leather; 350 poor; value of apparatus and supplies, \$6500; 4 buildings in use by department, annual rent \$200; value, \$2000; membership 100, all volunteers; annual expenses, \$1508;

VERMONT—Continued.

telegraph alarm, 6 street boxes. Chief elected by the trustees of the village. Abe Bragg.

WATER SUPPLY—Direct pumping system; 8 miles street mains; diameter of largest, 12 inches; smallest, 2 inches; number of hydrants, 78; water pressure, 100 to 160 pounds; annual expenses of water department, \$4040. C. A. Calderwood.

Swanton, Franklin Co., population 3079; 1 hand engine, worthless; 2 hose carriages; 200 feet good rubber hose; 300 feet poor; 300 feet good leather hose; 200 feet poor; 60 volunteers.

WATER SUPPLY—Water-works; Holly system; 3 power pumps. D. E. Brindridge, R. D. Marvin.

Vergennes, Addison Co., population *1800; area, 640 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, stone and brick, three and four stories; wooden roofs permitted; dwellings, frame, brick and stone, one to three stories; department consists of 1 hook and ladder truck, 4 hose carriages; 1000 feet good cotton hose; 600 feet leather; value of apparatus and supplies, \$3000; 3 buildings owned by department, value \$2000; 60 volunteer members; annual expenses, \$428; bell and whistle alarm. Chief elected by common council. S. D. Miner.

WATER SUPPLY—Direct pumping from creek; 4 miles street mains, diameter 4 to 10 inches; 33 hydrants; annual expenses of water department, \$900. E. C. Smith, Town Clerk.

Waterbury, Washington Co., population *2960; 2 hand engines; 2 hose carriages; 1400 feet good leather hose; volunteer fire department, 80 men. M. O. Evans.

WATER SUPPLY—16 cisterns; water-works; 2 hydrants. G. C. Washburne, Village Clerk.

West Randolph, Orange Co., population *1500; area of fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, mostly brick, two and a half and three stories; wooden roofs permitted; dwellings, frame, two stories; 1 hand engine; 4 hose carriages; 1000 feet new rubber-lined hose; 500 feet good leather hose; 300 poor; 1 building used by department; 75 members; annual expenses, \$400; bell and steam whistle alarm. Chief elected by village. H. M. Wires.

WATER SUPPLY—6 reservoirs; supply of water on gravity system; 240 feet fall; 105 pounds pressure; reservoir, $\frac{1}{4}$ mile from village; 33 double nozzle hydrants, and all the latest improvements for fire and domestic service. Lemuel Richmond, E. O. Hubbard.

Windsor, Windsor Co., population 2175; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 900 feet good rubber hose; 40 paid members. D. A. Barnard.

WATER SUPPLY—Water-works; gravity sys-

tem; 3 miles of mains. L. C. White, L. W. Stocker.

Winooski, Chittenden Co., population 2833; buildings, frame and brick, two and three stories; 1 steam engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 5 hose carriages; 500 feet good rubber hose; 800 feet good linen; 600 feet poor; value of apparatus and supplies, \$7000; 45 members, 2 paid part time; annual expenses, \$600; bell alarm. R. J. Stoddard.

WATER SUPPLY—Reservoir; direct system; 10 miles of mains; 18 hydrants; pressure, 60 pounds. Geo. D. Nash, H. V. Horton.

Wolcott, Lamoille Co., population 1166; buildings, frame, one and a half and three stories; fire department consists of 1 hand engine, 1 hose carriage; 400 feet good linen hose; 50 leather, poor. W. O. Stratton.

WATER SUPPLY—Rivers. M. J. Leach, Town Clerk.

Woodstock, Windsor Co., population *2850; buildings, frame, stone and brick, one and a half and two stories; wooden roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck; a hose carriage; 1500 feet good rubber-lined cotton hose; value of apparatus and supplies, \$2300; 75 members, paid by the year; expenses in 1887, \$340; bell alarm. O. G. Kimball.

WATER SUPPLY—Water-works; 1 reservoir, capacity 2,500,000 gallons; gravity system; 28 hydrants; pressure, 120 pounds. J. Reed Peabier, Town Clerk.

The following places have no fire protection: Albany, Orleans Co., population 1138. Alburgh, Grand Isle Co., population 1612. Arlington, Bennington Co., population 1532. Braintree, Orange Co., population 1050. Bristol, Addison Co., population 1579. Chittenden, Rutland Co., population 1092. Clarendon, Rutland Co., population 1105. Cornwall, Addison Co., population 1070. Danville, Caledonia Co., population 2003. Ely, Orange Co., population 1078. Hardwick, Caledonia Co., population 1484. Hartford, Windsor Co., population 2054. Hartland, Windsor Co., population 1207. Highgate, Franklin Co., population 2022. Hyde Park, Lamoille Co., population 1715. Lincoln, Addison Co., population 1200. Lunenburg, Essex Co., population 1038. Milton, Chittenden Co., population 2006. Montgomery, Franklin Co., population 1362. Mount Holly, Rutland Co., population 1200. New Haven, Addison Co., population 1355. North Pownal, Bennington Co., population 900. Peacham, Caledonia Co., population 1041. Pittsford, Rutland Co., population 1983. Pomfret, Windsor Co., population 980. Poulney, Rutland Co., population 1100. Pownal, Bennington Co., population 2030. Wallingford, Rutland Co., population 1846. Westminster, Windham Co., population 1377.

VIRGINIA.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Alexandria, Alexandria Co., population *16,000; area, 800 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two and three stories; department consists of a steam engine, 1 hook and ladder truck, 4 hose carriages; 3300 feet good cotton hose; 6 horses; value of apparatus and supplies, \$16,000; 4 buildings owned, value \$10,000; membership 200,

5 full paid; annual expenses, \$5000; bell and telephone alarm. Chief elected by city council. J. C. Creighton.

WATER SUPPLY—2 reservoirs, supplied by steam pumping; gravity system; 15 miles mains and pipes; diameter of largest, 20 inches; smallest, 4 inches; number of hydrants, 100; water pressure, 30 to 75 pounds. F. I. Power, E. F. Price.

Blackstone, Notoway Co., population *1000; department consists of 1 hook and ladder truck; 500 feet good hose; 50 volunteer members.

WATER SUPPLY—Cisterns and tank.

Charlotteville, Albemarle Co., population 5100; 2 hand engines; 5 hose carriages; 1 hook and ladder truck; 1800 feet good cotton hose; 3000 feet poor leather hose; 52 men. T. J. Williams.

WATER SUPPLY—Water-works; gravity system; 11 miles of mains; 50 hydrants; 100 pounds pressure. J. M. Godwin, Town Clerk.

Culpepper, Culpepper Co., population 1613; 1 hand engine; 1 hook and ladder truck; 130 feet hose; value of apparatus, \$400; annual expenses, \$225.

WATER SUPPLY—Wells and cisterns.

Report of 1887.

Danville, Pittsylvania Co., population *15,000; fireworks ordinance; mercantile buildings, brick, one and two stories; brick and wood dwellings, two stories; department consists of 1 steam engine, 1 hand engine (not in use), 1 hook and ladder truck, 6 hose carriages; 700 feet good rubber hose; 3600 feet good cotton hose; 350 feet poor cotton; 6 horses; value of apparatus and supplies, \$10,000; 3 buildings owned, value \$6000; 32 members, 5 full paid, 27 part paid; annual expenses, \$7000; telegraph alarm. Chief elected by council. N. R. Reid.

WATER SUPPLY—1 reservoir, supplied by force pump from river; canal; diameter of mains, 3 to 16 inches; 87 hydrants; pressure, 74 pounds; new and larger reservoir being built. C. A. Ballou, J. Anthony Smith.

Farmville, Prince Edward Co., population 2058; area, 650 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; frame and brick dwellings, two stories; department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 700 feet good rubber hose; 500 feet good leather hose; value of apparatus and supplies, \$1000; 2 buildings owned, value \$500; 75 members, 2 paid; annual expenses, \$3500, bell alarm. Chief elected by town council R. M. Burton.

WATER SUPPLY—11 cisterns, supplied from wells. J. R. Whitehead, Town Clerk.

Fredericksburg, Spottsylvania Co., population 5000; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; frame dwellings, two and three stories; department consists of 1 hand engine, 1 hook and ladder truck; value of apparatus and supplies, \$1450; 1 building owned; 31 volunteer members. Chief elected by city council. T. McCracken.

WATER SUPPLY—Pump; 1 small reservoir, supplied by spring. S. J. Quinn, R. B. Berry.

Front Royal, Warren Co., population 829; frame buildings, two stories; wooden roofs permitted; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$2000; 82 volunteer members; bell alarm. C. A. Muca in.

WATER SUPPLY—Wells. C. H. Beaty, Town Clerk.

Gordonsville, Orange Co., population *1800; buildings, frame and brick, two stories; fire department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; value of apparatus and supplies, \$300; membership, 62.

WATER SUPPLY—Wells. J. P. Martin, J. W. Scott.

Hampton, Elizabeth City Co., population 2684; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet rubber and linen hose,

good; 20 volunteers; 2 horses. William F. Daugherty.

WATER SUPPLY—Bay and 6 cisterns. I. L. Jones, Town Clerk.

Harrisonburg, Rockingham Co., population *3200; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 hand engines, 3 hose carriages, 1 hook and ladder wagon; 500 feet rubber hose, good; 300 poor; 700 feet cotton, good; 50 poor; value of apparatus and supplies, \$3000; 1 building owned by town, value \$2000; membership 100, volunteers.

WATER SUPPLY—Cisterns and springs; water-works.

R port of 1887.

Leeshurgh, Loudoun Co., population 1726; 2 hand engines; ladders; 2 hose carriages; 1150 feet rubber hose, good; 65 men, paid part time. T. B. Cockey.

WATER SUPPLY—Spring; 4 miles of mains. H. O. Claggett, Town Clerk.

Lexington, Rockbridge Co., population 4771; fireworks ordinance; causes of fires investigated; buildings, brick, two and three stories; metal or slate roofs; department, 1 hook and ladder truck, 1 hand engine, 50 chemical hand extinguishers (private), 1 hose carriage; 800 feet rubber hose, good; 700 feet poor; value of apparatus and supplies, \$1000; 1 building owned, value \$1000; annual expenses, \$100; bell alarm. Chief appointed by council. S. L. Weatherford.

WATER SUPPLY—1 reservoir, capacity 2,500,000 gallons, supplied by gravity from springs, with 8-inch supply pipe from reservoir to highest point in town; 6 miles street mains; diameter $\frac{3}{4}$ to 12 inches; 11 hydrants; annual expenses of water department, \$800. J. B. Holmes, A. T. Shields.

Liberty, Bedford Co., population *3000; 2 hose carts; 1000 feet best hose.

WATER SUPPLY—Water-works; gravity; 9 miles of mains; 29 hydrants; pressure, 140 pounds. W. T. Fitzpatrick.

Lynchburg, Campbell Co., population *22,000; area, 1544 acres; fire limit, 1200 acres; use of fireworks prohibited; brick and frame buildings, two to four stories; 2 steam engines, 4 chemical hand extinguishers; a hook and ladder trucks; 7 hose carriages; siamese couplings in use; 4000 feet good cotton hose; 10 horses; value of apparatus, etc., \$20,000; value of buildings in use, \$100,000; 37 members, 19 paid full time, 19 part time; annual expenses, \$16,000; telegraph alarm, 27 street boxes. Chief appointed by board of fire commissioners. A. Thurman.

WATER SUPPLY—2 reservoirs, capacity 8,500,000 gallons daily; 18 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 175 hydrants; 2 hand pumps. J. B. Page.

Manchester, Chesterfield Co., population *9000; area, 651 acres; fire limit, 178 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 900 feet rubber hose, new; value of apparatus and supplies, \$2500; 1 building owned by city, value \$3000; membership 40, all volunteers. Chief elected by company and ratified by city council; fire patrol incorporated and supported by city, 3 members; annual expenses \$1980. A. J. Gallagher.

WATER SUPPLY—Direct pumping and gravity system; 1 reservoir, supplied by pumping, capacity 20,000 gallons per day; $\frac{3}{4}$ mile street mains; diameter of main, 4 inches; 70 hydrants, pressure, 40 pounds. J. A. Lipscomb, H. E. Duvall.

VIRGINIA—Continued.

Marion, Smythe Co., population 919; buildings, brick and wood; two and three stories; no organized department; bell alarm.

WATER SUPPLY—Direct pumping; 3 miles street mains; 15 hydrants; pressure, 300 pounds. J. H. Francis, Town Clerk.

Norfolk, Norfolk Co., population *30,000; area, 1500 acres; fire limit, same; fire marshal investigates fires; mercantile buildings, brick, three stories; dwellings, brick, two and three stories; department, 3 steam engines, 2 hook and ladder trucks, 4 hose carriages, 3 fireboats; 3500 feet of rubber hose, good; 7 horses; value of apparatus and supplies, \$22,950; value of buildings in use, \$19,000, city's property; membership 66; full paid, 9; part paid, 57; annual expenses, \$15,000; bell and telephone alarm. Chief elected by city council. Thomas Kerill.

WATER SUPPLY—Direct system; 2 lakes; capacity, 2,000,000 gallons; $7\frac{1}{4}$ miles street mains; diameter of largest, 24 inches; smallest, 3 inches; 120 hydrants; pressure, 80 to 90 pounds. H. Smith.

Old Point and Fortress Monroe, Elizabeth City Co., 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose, good; 300 volunteers. John Baulch.

WATER SUPPLY—Bay and 20 cisterns; water-works; 20 hydrants. C. A. Booth.

Petersburg, Dinwiddie Co., population 24,000; area, 6000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, four stories; wooden roofs permitted; dwellings, brick and frame, three stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1800 feet rubber hose, good; 1500 poor; 1500 feet cotton hose, good, 6 horses; value of apparatus and supplies, \$15,000; value of buildings owned, \$15,000; membership 22, full paid; telegraph alarm, 17 street boxes. Chief elected by common council. P. H. Curtis.

WATER SUPPLY—Water-works; pumping system; 2 reservoirs, supplied by springs; 20 miles street mains; diameter of largest, 18 inches; smallest, 4 inches; number of hydrants, 600; annual expenses of water department, \$9800. Geo. Eanes, F. R. Russell.

Portsmouth, Norfolk Co., population 11,390; 2 steam engines; 4 chemical extinguishers, 1 hook and ladder truck; 2 hose carriages; 3000 feet rubber hose, good; 8 men paid full time; 200 volunteers; 6 horses. W. T. Robinson.

WATER SUPPLY—Water-works; direct pressure; 2 pumping stations. Portsmouth Water-works Co., E. Thompson, Jr.

Richmond, Henrico Co., population 85,000; area, 16,000 acres; fire limit, same; mercantile buildings, brick and wood, three and four stories; tin, metal or slate roofs; dwellings, brick and wood, two and three stories; department consists of 7 steam engines, 2 hook and ladder trucks, 9 hose carriages; siamese couplings used; 12,000 feet cotton hose, good; 6000 feet cotton, poor; 27 horses; value of apparatus and supplies, \$50,000; value of buildings, \$30,000; annual rent for buildings, \$500; membership 131; full paid members, 26; part paid, 105; annual expenses, \$66,000; fire alarm telegraph, 63 street boxes. Chief elected by city council. A. L. Faqua.

WATER SUPPLY—Gravitation and reservoirs; 2 reservoirs, supplied by pump from river; capacity, 18,000,000 gallons per day. C. Bolling, B. T. August.

Roanoke, Roanoke Co., population *800; buildings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1300 feet good linen hose;

value of apparatus and supplies, \$4000; 50 volunteer members; expenses in 1887, \$367; bell alarm. J. G. Knepp.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity 2,000,000 gallons; Galcol pumps, capacity 2,000,000 gallons; 40 hydrants. C. O'Leary, Geo. Bennett.

Salem, Roanoke Co., population 1759; area, 330 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 2 hose carriages; siamese couplings used; 300 feet good linen hose; 1000 feet good leather hose; 25 feet rubber, 20 linen, poor; value of apparatus and supplies, \$2000; 1 building owned by department, value \$1200; 13 full paid members; bell alarm. Chief appointed by town council. R. W. Page.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, supplied by pump, capacity 50,000 gallons daily; 12 miles street mains, diameter 3 to 6 inches; 30 hydrants; annual expenses of water department, \$420.

Smithville, Charlotte Co., population 352; buildings, wood, two stories; ladders, reels and buckets; value of apparatus and supplies, \$150; bell alarm.

WATER SUPPLY—Well. B. R. Eggleston, Town Clerk.

South Boston, Halifax Co., population 1500; buildings, brick and wood, two stories; department consists of 1 hook and ladder truck, 100 chemical hand extinguishers; value of apparatus and supplies, \$500; 30 volunteer members. E. N. Hardy.

WATER SUPPLY—River, wells and pumps. A. Venable, Town Clerk.

Staunton, Augusta Co., population 6666; area, 300 acres; fire limit, 25 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, two and three stories; department consists of 1 hand engine, 1 hook and ladder truck, 6 hose carriages; 1500 feet good rubber hose, 300 feet poor; value of apparatus, etc., \$3500; 4 buildings, value \$3000; 100 volunteers; bell alarm. Chief elected by council.

WATER SUPPLY—1 reservoir; gravity system; street mains, 3 to 12 inches in diameter; expenses of water department for 1885, \$5000. M. Dinan.

Report of 1887.

Suffolk, Nansemond Co., population *3000; area, 700 acres; fireworks ordinance; brick and frame buildings, two stories; 1 chemical engine; 3 chemical hand extinguishers; 2 hook and ladder trucks; 2 horses in use; value of apparatus, etc. \$3000; 40 volunteers.

WATER SUPPLY—Wells and cisterns.

Report of 1887.

Warrenton, Fauquier Co., population 146; area, 500 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; slate and tin roofs; dwellings, brick and wood, two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; 40 volunteer members; bell alarm. Chief elected by company.

WATER SUPPLY—Cisterns, supplied from roofs of buildings; capacity, 80,000 gallons daily. R. R. Campbell, Town Clerk.

West Point, King William Co., population 2000; buildings, wood, two stories; department consists of 1 steam engine, 1 chemical engine on wheels, 2 hose carriages, 1 chemical hand extinguisher; 150 feet good rubber hose; 4000 feet good linen; 13 full paid members; expenses in 1887, \$6656; electric alarm. A. Robinson.

WATER SUPPLY—River and 4 large tanks; capacity 40,000 gallons each; direct pressure; pumps, Worthington; 60 hydrants; pressure, 25 pounds.

Winchester, Frederick Co., population 4950; area, 800 acres; fire limit, same; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 1 steam engine, 5 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 3000 feet good rubber hose; 100 feet poor; 1000 feet new fabric hose; 100 feet good leather hose; 1000 feet poor; value of apparatus and supplies, \$3000; 3 buildings owned, value \$20,000; 300 volunteer members; annual expenses, \$1000; bell alarm. Chief elected by council. G. F. Glaze.

WATER SUPPLY—2 reservoirs and 2 cisterns, supplied from springs; 8 miles street mains, diameter 1 to 10 inches; 50 hydrants; annual expenses of water department, \$500. J. H. Nulton, R. L. Gray.

Woodstock, Shenandoah Co., population *1100; department consists of 1 hand engine, 1 hose

carriage; 350 feet good rubber hose; 100 feet poor; 1000 feet new fabric hose; 100 feet good leather hose; 1000 feet poor; value of apparatus and supplies, \$3000; 3 buildings owned, value \$20,000; 300 volunteer members; annual expenses, \$1000; bell alarm. Chief elected by council. G. F. Glaze.

WATER SUPPLY—Wells and Report of 1887.

Wytheville, Wythe Co. buildings, brick and frame, shingle roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 3000 feet good rubber hose; 100 feet poor; 1000 feet new fabric hose; 100 feet good leather hose; 1000 feet poor; value of apparatus and supplies, \$3000; 25 members; annual expenses, \$500; bell alarm. W. B. Foster.

WATER SUPPLY—1 reservoir, 5 miles of mains; 50 hydrants. W. B. Foster.

The following places have departments: Abingdon, Washington Co. 1000; Boykins, Southampton Co., population 1000; Northampton Co., population 1500; Page Co., population 1500; W. City Co., population 1480.

WASHINGTON TERRITORY.

The names of individuals placed at the end of the several paragraphs are those in charge of the department referred to in the paragraph, whether chief engineer of the person in charge of the water-works, by whatever title he may be recognized. When mentioned it is that of the city or town clerk, to whom communications can often be sent in reference to public work of any kind.

Dayton, Columbia Co., population 996; brick and frame buildings, one and a half and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose, good; 100 feet poor; value of apparatus and supplies, \$7500; membership 40, all volunteers; annual expenses, \$175; bell alarm. J. Carr.

WATER SUPPLY—Streams; mill-race; gravity water-works; 2 cisterns; 3 miles of mains; 2 hydrants; pressure, 25 pounds. N. Crasure, C. Miller.

Olympia, Thurston Co., population *3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carts; 2600 feet rubber hose, good; 60 men, volunteers. S. L. McClelland.

WATER SUPPLY—11 cisterns; 1 hydrant. E. S. Horton, B. Marr.

Port Townsend, Jefferson Co., population *3000; stone buildings, brick and wood, two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; value of apparatus and supplies, \$2000; members 30, all volunteers; expenses in 1887, \$800; bell alarm. Daniel H. Hill.

WATER SUPPLY—Direct pressure system; reservoir; 1 mile street mains; 8 hydrants. H. L. Tibbals, Jr., James Seavey.

Seattle, King Co., population *16,000; 2 steam engines; 1 hand engine; 7 hose carriages; 2 hook and ladder trucks; 3500 feet rubber hose; 1000 feet cotton hose; volunteer department, 348 men. Gardner Kellogg.

WATER SUPPLY—Reservoir, capacity 6,000,000 gallons; 5 miles of mains; 53 hydrants; pressure, 100 pounds. James Williams, Wm. R. Forrest.

Snohomish, Snohomish Co. buildings, wood, one and a half stories; wooden roofs; no fire department; cotton hose.

WATER SUPPLY—Lake; gravity street mains; 9 hydrants, 40 feet pressure. A. Missimer.

Tacoma, Pierce Co., population *10,000; brick and wood, two and three stories; department consists of 2 hook and ladder trucks; 4000 feet rubber hose; 250 feet poor; 1000 feet good cotton hose; value of apparatus and supplies, \$18,000; members, 1 paid part time, others volunteers; bell and whistle alarm. A. F. Hoskins.

WATER SUPPLY—Direct pressure; reservoir at elevation of 200 feet. W. Clerk.

Walla Walla, Walla Walla Co., population *5000; area, 2000 acres; fire limit ordinance; mercantile buildings, dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 3000 feet rubber hose; 100 feet good cotton hose; 100 poor; and supplies, \$18,000; members 30; annual expenses, \$2500; bell alarm department. Henry Kelling.

WATER SUPPLY—Water-works; 7 reservoirs, supplied by springs; 17 gallons daily; 17 cisterns; 5 miles of mains; 6 to 8 inches; 30 hydrants; of water department to city \$1500. Henry Kelling.

WEST VIRGINIA.

The names of individuals placed at the end of the several paragraphs are those in charge of the department referred to in the paragraph, whether chief engineer of the person in charge of the water-works, by whatever title he may be recognized. When mentioned it is that of the city or town clerk, to whom communications can often be sent in reference to public work of any kind.

Charleston, Kanawha Co., population *10,000; area, 225 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick, two and three

stories; dwellings, brick and wood; department consists of 1 steam engine, 5 hose carriages; 1750 feet good

WEST VIRGINIA—Continued.

of apparatus and supplies, \$6000; membership 80; bell alarm. Chief elected by council, J. L. Fry.
WATER SUPPLY—Water-works; Holly system; 50 hydrants. M. Levi, J. A. DeGruyter.

Charlestown, Jefferson Co., population 2250; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1100 feet cotton hose, good; 400 feet rubber hose, poor. S. L. Phillips.

WATER SUPPLY—Wells, cisterns and streams. W. L. Heages, Town Clerk.

Clarksburg, Harrison Co., population *3000; brick buildings; 1 chemical engine.

WATER SUPPLY—Wells and cisterns; water-works to be built. J. Shuttleworth, Town Clerk.

Huntington, Cabell Co., population *8000; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, a chemical hand extinguishers, 3 hose carriages; siamese couplings used; 2500 feet rubber hose, good; 200 feet poor; 3 horses owned, a hired; value of apparatus and supplies, \$11,500; 2 buildings owned, value \$5750; membership 52, 1 full paid, 3 part paid; annual expenses, \$2500; bell alarm. Chief elected by council. J. W. Boone.

WATER SUPPLY—Water-works; direct pressure; 90 hydrants, pressure 85 pounds; 15 fire cisterns; 4 tanks. W. W. Cunningham, J. B. Peyton.

Keyser, Mineral Co., population 1693; hook and ladder company, with buckets. A. P. Ritzell, J. Moodey.

Martinsburg, Berkeley Co., population *7500; area, 640 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, three stories; tin and slate roofs; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 1300 feet rubber hose; 1000 feet cotton hose, good; value of apparatus and supplies, \$7500; membership 100, all volunteers; annual expenses, \$600; bell alarm. Chief appointed by city council. C. E. D. defender.

WATER SUPPLY—Water-works; direct pumping system; capacity, 1,000,000 gallons daily; 6 miles street mains, diameter 3 to 12 inches; 60 hydrants; water pressure, 60 pounds; annual expenses of water department, \$1700. J. M. Shaffer, C. Young.

Morgantown, Monongalia Co., population 1500; brick and frame buildings, two stories; 1 hook and ladder truck; 100 rubber buckets. E. Shester.
WATER SUPPLY—River, wells and creek. Wm. Moorehead, Town Clerk.

Parkersburg, Wood Co., population *7500; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 2500 feet good rubber hose, 500 feet poor; 1 man paid full time, 10 men part paid, 150 volunteers; 3 horses. A. N. Williams.

WATER SUPPLY—Water-works, 13 cisterns; 93 hydrants. C. Bryan, L. W. Hughes.

Piedmont, Mineral Co., population 1853; area, 150 acres; frame buildings; 1 chemical engine; 1 hose cart; 400 feet good rubber hose, 100 feet poor; value of apparatus and supplies, \$800. J. J. McGuinness.

WATER SUPPLY—River and wells.

Shepherdstown, Jefferson Co., population 1700; area, 500 acres; fire limit, 1000 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; brick and wood dwellings; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1100 feet good hose; value of apparatus and supplies, \$3225; 1 building in use by department; 65 volunteer members. Chief elected by department. H. L. Snyder.

WATER SUPPLY—3 cisterns, supplied from buildings; streams. J. S. Fleming, Town Clerk.

Wellsburg, Brooke Co., population 3000; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose, 1000 feet linen hose, 500 feet leather hose, good; 300 feet poor. A. W. Reeves.

WATER SUPPLY—Basin, located 800 feet above the town; water-works; pressure, 100 pounds. N. Nelson, T. H. Marks.

Wheeling, Ohio Co., population 30,737; fireworks ordinance; mercantile buildings, brick, wood and stone; wooden roofs permitted; dwellings, brick and wood, two and three stories; department consists of 3 steam engines in use, 1 in reserve; 1 hook and ladder truck; 7 hose carriages; 7000 feet new cotton hose; 19 horses; 19 full paid members, 25 part paid; annual expenses, \$23,000; fire alarm telegraph, 46 street boxes. Chief appointed by board and confirmed by council. J. A. Dunning.

WATER SUPPLY—Water-works; pump to reservoir; 41 miles of mains; 360 hydrants; pressure, 45 pounds. J. Riddle, F. W. Bowers.

The following places have no fire protection: Benwood, Marshall Co., population 846. Canadon, Kanawha Co., population 1000. Clifton, Mason Co., population 974. Fayetteville, Fayette Co., population 200. Grafton, Taylor Co., population 3700. Lewisburg, Greenbrier Co., population 985. Mannington, Marion Co., population 822. Mason, Mason Co., population 1186. Moundsville, Marshall Co., population 1744. New Cumberland, Hancock Co., population *1600. Point Pleasant, Mason Co., population *1800. St. Albans, Kanawha Co., population 1800. Weston, Lewis Co., population *2000.

WISCONSIN.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Ahaassee, Kewaunee Co., population 1206; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 800 feet good hose; volunteer department, 50 men. M. T. Parker.

WATER SUPPLY—Lake, river and cisterns. James Dudley, Town Clerk.

Alma, Buffalo Co., population *1700; 1 hook and ladder truck; 1 hand pump.
 Report of 1887.

Antigo, Langlade Co., population 4000; buildings, frame, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet of good rubber hose; 700 feet good cotton; value of apparatus and supplies, \$5000; 60 volunteer members; annual expenses, \$500; bell alarm.

WATER SUPPLY—Spring; brook; 3 reservoirs, capacity 300 barrels each. E. La Londe, City Clerk.

Appleton, Outagamie Co., population *10,927; area, 3840 acres; fire limit, same; fireworks ordinance; causes of fires investigated; buildings, brick, stone and wood, two and two and a half stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages, siamese couplings in use; 2000 feet rubber hose, in good condition; 300 feet poor, 6 horses; value of apparatus and supplies, \$13,850; 3 buildings owned by department, value \$8500; membership, 50; 4 full paid, 46 volunteers; annual expenses, \$4290; bell alarm. Chief elected by company and approved by council. W. E. Klempel.

WATER SUPPLY—3 artesian wells; 25 reservoirs, capacity 250 barrels daily; direct pumping system; street mains and supply pipes; diameter of largest, 16 inches; smallest, 6 inches; 72 hydrants. J. Hayes, N. E. Morgan.

Ashland, Ashland Co., population *5000; buildings, brick and frame, two and three stories; wooden roofs; department consists of 1 hook and ladder truck, 4 hose carriages; 1000 feet rubber hose, good; 2000 feet cotton, good; 1000 feet poor; 2 horses; value of apparatus and supplies, \$7500; members 50; 2 paid full time, 48 volunteers; expenses in 1887, \$3200; telephone alarm. J. F. Scott.

WATER SUPPLY—Holly system; direct pressure; 6 miles street mains; 150 hydrants, pressure 100 pounds. — Pouley, J. McCarty.

Augusta, Eau Claire Co., population *1263; fireworks ordinance; causes of fires investigated; mercantile buildings, brick; dwellings, frame; 1 hand engine; 500 feet good rubber hose; value of apparatus, etc., \$1000; 1 building used; value, \$300; membership 40, volunteers; bell alarm.

WATER SUPPLY—P. and. Report of 1887.

Baraboo, Sauk Co., population *5000; area, 2240 acres; fire limit, 15 acres; frame and brick buildings; 4 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carts; 1250 feet of hose; value of apparatus, etc., \$2000; 2 buildings used, value \$2500; membership 50, partially paid; bell alarm. H. W. Abbott.

WATER SUPPLY—Cisterns; waterworks, Holly system; stand pipe and direct pressure; 86 double hydrants; 7½ miles pipe. J. W. Reed, J. S. Worthman.

Bay View, Milwaukee Co. See Milwaukee.

Beaver Dam, Dodge Co., population 4184; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 2 men paid part time, 144 volunteers. C. W. Harvey.

WATER SUPPLY—River; creek; 3 cisterns; waterworks to be completed September 1, 1888.

Beloit, Rock Co., population *5450; department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 2000 feet good rubber hose; members 17, all volunteers. C. A. North.

WATER SUPPLY—Stand-pipe; direct pressure; pumps, capacity 2,000,000 gallons every 24 hours; ¼ miles street mains; 78 hydrants. C. B. Ayer, S. D. Scott.

Berlin, Green Lake Co., population 4007; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; membership 103, 2 paid; 1500 feet good cotton hose; 700 feet rubber hose; 1000 feet new linen hose. E. M. Buell.

WATER SUPPLY—5 reservoirs and river. A. L. Tucker, City Clerk.

Black River Falls, Jackson Co., population 2800; 8 chemical extinguishers; 1 hand engine; 2 hook and ladder trucks; 3 hose carriages; 2000 feet rubber hose; 800 feet good cotton; 300 feet good linen; 40 men, volunteers.

WATER SUPPLY—Water-works; stand-pipe and

direct systems; capacity, 1,000,000 gallons daily; 1 mile of mains; 14 hydrants; pressure, 110 pounds; water-works cost \$30,000. N. J. Thompson.

Report of 1887.

Boscobel, Grant Co., population *1398; area, 500 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone, two and a half and three stories; wooden roofs permitted; wood dwellings, one and a half to two stories; department consists of 2 hand engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 900 feet rubber hose, 300 feet cotton, 500 feet linen, good; 600 feet rubber, poor; value of apparatus and supplies, \$3000; 2 buildings in use owned by city, value \$2000; membership 120, volunteers; annual expenses, \$75; bell alarm. Chief elected by department, confirmed by council.

WATER SUPPLY—River and 2 hydrants. Report of 1887.

Brodhead, Greene Co., population *1545; 1 steam engine; 1 hook and ladder truck; 2 hose carts; 1100 feet of rubber hose; 60 members.

Report of 1887.

Burlington, Racine Co., population *1656; mercantile buildings, brick and stone, two stories; shingle roofs permitted; dwellings, wood, brick and stone, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 100 poor; value of apparatus and supplies, \$1000; 1 building rented at \$72 per year, value \$1000; membership 70, volunteers; annual expenses, \$100; bell alarm. Chief elected by company. E. S. Voorhees.

WATER SUPPLY—2 cisterns, filled by engine, capacity 18,000 gallons daily; river. Elsworth Jackson, City Clerk.

Cadotte, Chippewa Co., population *1500; buildings, wood, one and a half stories; department consists of 1 hand engine; 500 feet of new rubber hose; value of apparatus and supplies, \$800; 29 volunteer members; whistle and bell alarm. Clark Watson.

WATER SUPPLY—3 reservoirs; capacity, 500 barrels. Clark Watson, Town Clerk.

Cedarburg, Ozaukee Co., population 1293; buildings, brick, stone and frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 500 feet poor; 1000 feet good cotton; value of apparatus and supplies, \$2700, including building; membership, 62; annual expenses, \$300; bell alarm. E. G. Wurthmann.

WATER SUPPLY—Creek and cistern. F. Schuette, Town Clerk.

Centralia, Wood Co., population 982; buildings, brick and frame, two stories; department consists of 1 chemical engine, 6 chemical hand extinguishers; value of apparatus and supplies, \$800; membership, 33; gong alarm. W. N. Mead.

WATER SUPPLY—River. Jos. Notwick, City Clerk.

Chippewa Falls, Chippewa Co., population 11,500; department consists of 2 steam engines, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; 5000 feet good hose; 2 men paid full time; 30 men part. A. Pierce.

WATER SUPPLY—Water-works; gravity system; 11 miles of mains; 129 hydrants; pressure, 70 to 90 pounds. H. B. Shamp, Chas. Cronk.

Columbus, Columbia Co., population *2024; area, 2240 acres; fire limit, 13 acres; fireworks ordinance; mercantile buildings, brick, two stories; fire-proof material required for roofs; frame and brick dwellings, one and one-half and two stories; department consists of 1 steam engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and 1

WISCONSIN—Continued.

ladder truck, 2 hose carts; 1700 feet good hose, 50 feet poor; value of apparatus and supplies, \$6000; 1 building rented at \$200 per year, value \$2500; 70 volunteer members; annual expenses, \$5000; bell alarm. Chief elected by common council. D. S. Miller.

WATER SUPPLY—River and artesian well. G. C. Stevens, City Clerk.

Darlington, La Fayette Co., population 1440; area, 2500 acres; stone and brick buildings, two stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose; 45 volunteer members; bell alarm. J. B. Driver.

WATER SUPPLY—Water-works. James Martin, John O'Brien.

Delavan, Walworth Co., population 11730; area, 2560 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; brick and wood dwellings, department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 550 feet good rubber hose; value of apparatus and supplies, \$4000; 1 building owned by village, value \$5000; 50 members, 1 paid part time; annual expenses, \$500; bell alarm. Chief elected by department and confirmed by council. F. A. Smith. The Deaf and Dumb Institute, within the limits, has a hose cart and 600 feet of hose, and an organized company among the pupils.

WATER SUPPLY—Wells. Bert Webster, City Clerk.

De Pere, Brown Co., population 12149; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, one and two stories; shingle and iron roofs; wood and brick dwellings, two stories; department consists of 2 steam engines, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 1800 feet good rubber hose, 1400 poor; value of apparatus and supplies, \$9000; value of buildings owned by department, \$3000; 20 partly paid members; annual expenses, \$1500; bell and whistle alarm. Chief elected by company and approved by city council. C. G. Wilcox.

WATER SUPPLY—Artesian well; gravity system; 2½ miles mains; 26 hydrants and 3 cisterns; pressure, 40 pounds. Wm. Armstrong, David Byers.

Dodgeville, Iowa Co., population 11800; area, 720 acres; fire limit, same; causes of fires investigated; brick and frame buildings; 1 hook and ladder truck.

WATER SUPPLY—Wells, springs and private cisterns. Wm. Pridout, City Clerk.

Eau Claire, Eau Claire Co., population 121,668; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; 3000 feet rubber hose in good condition; 1000 feet cotton, poor; 24 men, paid part time; 10 horses. G. H. Daniels.

WATER SUPPLY—Water-works, lake and a river; 25 miles of street mains; 311 hydrants. W. H. Willard, Wm. M. Owens.

Eau Claire, buildings, brick and frame, two and three stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; 3000 feet good rubber hose; 1000 feet good cotton, 1000 feet poor; 12 horses; membership 22, 14 paid full time, 8 part time; expenses in 1887, \$1500; electric alarm. W. H. Daniels.

WATER SUPPLY—Water-works; direct pressure; 25 miles street mains; 325 hydrants; pressure, 120 pounds. M. H. Willard, W. M. Owens.

Edgerton, Rock Co., population 1628; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 1000 feet

good rubber hose; value of apparatus and supplies, \$4300; membership 45, 1 paid; annual expenses of department, \$450; bell alarm. A. S. Flagg.

WATER SUPPLY—Cisterns, stream and ponds. J. G. Patterson, City Clerk.

Elkhorn, Walworth Co., population 11500; 1 hand engine; 1 chemical extinguisher; 1 hose cart; 500 feet hose. J. Beamish.

WATER SUPPLY—Wells and cisterns. C. C. Gaylord, Town Clerk.

Evansville, Rock Co., population 1850; fireworks ordinance; buildings, brick and frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose; 500 feet rubber, sew; 400 feet rubber, fair; siamese couplings used; value of apparatus and supplies, \$4000; 60 volunteer members, 4 paid part time; bell alarm. Chief appointed by trustees. C. E. Lee.

WATER SUPPLY—Mill race and 6 cisterns. Fred A. Baker, Village Clerk.

Florence, Florence Co., population 2500; buildings, wood, one to three stories; department consists of 1 hook and ladder truck; 1 hose carriage; 900 feet good cotton hose; 100 feet poor; value of apparatus and supplies, \$1000; 17 volunteer members; steam whistle alarm. W. W. Noyes.

WATER SUPPLY—Water-works; direct pressure. Knowles pumps; 13 hydrants; pressure, 40 to 25 pounds. V. R. Vealey, Town Clerk.

Fond du Lac, Fond du Lac Co., population 112,726; area, 3600 acres; fire limit, 400 acres; buildings, brick, stone and wood, two stories; department consists of 3 steam engines, 1 hook and ladder truck; 3 hose carriages; siamese coupling used; 3500 feet good cotton hose; 2500 feet good rubber; 1000 feet poor rubber; 8 horses; value of apparatus and supplies, \$18,000; 3 buildings owned by department, value \$12,000; 23 members, 10 full paid, 13 part paid; telegraph alarm, 4 street boxes. Chief elected by council. Charles Cleveland.

WATER SUPPLY—Artesian well; 1 reservoir, capacity 2,500,000 gallons; 87 cisterns for use in emergencies; 15 miles street mains, 4 to 14 inches diameter; 150 hydrants. F. A. Yenbrook, E. J. Delany.

Fort Atkinson, Jefferson Co., population 12300; buildings, brick and frame, one to three stories; 1 steamer; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, \$5000; 75 members, 2 paid; expenses in 1887, \$400; bell alarm. John Wolf.

WATER SUPPLY—River; 6 reservoirs. J. C. Sawyer, City Clerk.

Fort Howard, Brown Co., population 14000; area, 1920 acres; fire limit, 40 acres; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 2 hose carriages, 1800 feet good rubber hose; 500 poor; value of apparatus and supplies, \$6000; 2 buildings owned, value \$3000; 10 members, partly paid; annual expenses, \$1100; bell alarm. Chief elected by company, recommended by council. A. L. Gray.

WATER SUPPLY—Artesian well; 3 reservoirs; water-works; 6 miles of mains; 74 hydrants; annual rental of water-works, \$3000. E. Marvin, A. Anderson.

Galesville, Trempealeau Co., population 1600; buildings, stone, brick and frame, two stories; wooden roofs; department consists of 2 hand chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 100 feet good rubber hose; 25 feet poor; 500 good line; value of apparatus and supplies, \$900; 38 volunteer members; bell alarm.

WATER SUPPLY—Rotary force pumps; 1200 feet street mains; 10 hydrants, pressure 250 pounds. W. Daus, H. L. Burn.

Geneva, Walworth Co., population *3000; buildings, brick and frame, two stories; wooden roofs; department consists of 4 hand chemical extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$700; 25 volunteer members; bell alarm. C. W. Moore.

WATER SUPPLY—Lake and wells. C. C. Kestol, City Clerk.

Grand Rapids, Wood Co., population 11606; area, 1000 acres; frame buildings, two stories; shingle roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1450 feet rubber hose, 250 feet cotton hose, in good condition; value of apparatus and supplies, \$7000; 1 building in use by department; annual expenses of department, \$1000; electric alarm. Chief elected by company. E. T. Bodette.

WATER SUPPLY—River; 5 cisterns, supplied by springs. A. L. Fontaine, City Clerk.

Green Bay, Brown Co., population *8500; area, 3500 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings; wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good rubber hose, 1000 feet poor; value of apparatus and supplies, \$12,500, buildings, \$6000; membership 45, volunteers; annual expenses, \$5000; telephone and bell alarm. Chief elected by council.

WATER SUPPLY—Rivers and tanks; direct system; capacity of tanks, 200,000 gallons daily; 11 miles of street mains; diameter of mains, 8 inches; 147 hydrants.

Report of 1887.

Hartford, Washington Co., population 11277; area, 700 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood and brick, one and a half and two stories; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, 150 feet cotton hose, good; value of apparatus and supplies, \$2210; 2 buildings owned, value \$1500; 85 volunteer members; annual expenses, \$160; bell alarm, Chief elected by members.

WATER SUPPLY—River.

Report of 1887.

Hayward, Sawyer Co., population 1069; buildings, frame, two stories; wooden roofs permitted; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 500 feet of good rubber hose; value of apparatus and supplies, \$2000; 37 volunteer members; annual expenses, \$175; bell alarm. Wm. Biegler.

WATER SUPPLY—River; creek and mill pond. Hans Fuly, Town Clerk.

Horicon, Dodge Co., population 11270; buildings, brick and wood, two stories; 2 steam pumps, with hose enough to reach over the business part of village.

WATER SUPPLY—River. Chas. Allen, Town Clerk.

Hudson, St. Clair Co., population *3000; 1 steam engine; 2 hook and ladder truck; 2 hose carriages; 1500 feet good hose; volunteer department, 56 men. F. D. Harding.

WATER SUPPLY—Artesian wells being bored. Jas. Banker, City Clerk.

Janesville, Rock Co., population *12,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 3000 feet rubber hose; 1000 feet cotton hose; 4 men paid full time, 40 part paid; 20 volunteers; 9 horses. H. Blunk.

WATER SUPPLY—River and 7 cisterns; water-works; stand-pipe; 2 pumps, T. Croft, T. S. Fenton.

Jefferson, Jefferson Co., population 12441; fireworks ordinance; mercantile buildings, brick, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; 500 feet poor; value of apparatus and supplies, \$6000; buildings owned by city, \$7000; membership 80, 3 paid; annual expenses, \$500; bell alarm. Chief elected by department, confirmed by council. Adam Spangler.

WATER SUPPLY—6 cisterns, pumped from river, capacity, 21,700 gallons daily. J. Loez, City Clerk.

Kaukauna, Outagamie Co., population 14000; 1 steam engine; 1 hook and ladder truck; 2 hose carts; 1500 feet cotton hose; 34 members.

Kenosha, Kenosha Co., population 16500; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 1000 feet new cotton hose; 3 horses; value of department apparatus, \$10,000; 4 buildings owned by department, value \$1500; membership 75, 3 part paid; annual expenses, \$2000; bell alarm. Chief recommended by department and confirmed by council. Peter Sorensen.

WATER SUPPLY—3 artesian wells; 8 reservoirs; 5 miles street mains and supply pipes; diameter, 3 to 6 inches; 45 hydrants; pressure, 45 pounds; annual expense of water department, \$1200. Fred. Stemin, F. W. Mathews.

Kewaunee, Kewaunee Co., population 11324; area, 1 square mile; fire limit, 160 square acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; shingle roofs permitted; 4 hand engines; 1 hook and ladder truck; 2 hose carriages; 450 feet good rubber hose, 300 feet leather, 200 feet of cotton, good; 200 feet rubber, poor; 1300 feet leather poor; value of apparatus, \$1500; 54 volunteers; expense for 1887, \$885; bell alarm. Chief elected by city board; fire patrol, supported by city; expense for 1887, \$625. S. A. Ballering.

WATER SUPPLY—Cisterns; street mains; expense of water department for 1887, \$250. A. Lutz, E. Seyk.

La Crosse, La Crosse Co., population *30,000; fireworks ordinance; mercantile buildings, brick, two to five stories; shingle roofs permitted; dwellings, wood, stone and brick, two to five stories; department consists of 2 steam engines, 3 hook and ladder trucks, 6 hose carriages; siamese couplings used; 10 horses; value of apparatus and supplies, \$24,000; 3 buildings owned; value, \$22,000; membership 130; full paid, 5; annual expenses, \$13,747. Chief elected by council. A. M. Watson.

WATER SUPPLY—Direct system; 17 miles street mains; diameter, 6 to 20 inches; 143 hydrants; pressure, 100 pounds; annual expense of water department, \$12,310. E. Wallace.

Lancaster, Grant Co., population *1500; buildings, brick and frame, two stories; department consists of 1 hand engine, 1 hose carriage; bell alarm; John M. Hurley.

WATER SUPPLY—4 cisterns. August Machaells, City Clerk.

Madison, Dane Co., population 112,064; frame, brick and stone buildings, two to four stories; shingle roofs permitted; department consists of 7 steam engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3600 feet good rubber hose, 500 feet poor; 5 horses; 3 buildings owned membership 96; 3 full paid. Chief elected by council. W. N. Hughes.

WATER SUPPLY—Water-works; direct pumping system; 15 cisterns, supplied from lakes; 21 miles street mains, diameter 6 to 12 inches; 136 hydrants; pressure, 150 pounds. J. B. Hein, J. Corroet.

WISCONSIN—Continued.

Manitowoc, Manitowoc Co., population 1688; buildings, brick and frame, two and three stories; wooden roofs not permitted on new buildings; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 4 chemical hand extinguishers; 2500 feet of good rubber hose; membership 30; 2 paid full time, 28 paid part time; bell alarm. P. Webber.

WATER SUPPLY—River; 6 cisterns, average capacity 1000 barrels; water-works being built. O. Ferres, E. S. Sherman.

Marinette, Marinette Co., population *9000; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 2 steam engines, 3 hose carriages; 2500 feet of good rubber hose; 1000 feet fair; 500 feet fair cotton; 100 feet good linen; 4 horses; value of apparatus and supplies, \$14,000; membership, 12; 2 paid full time, 10 part time; annual expenses, \$5000; telephone alarm; watchman in tower. A. M. Fairchild.

WATER SUPPLY—River; 8 reservoirs, capacity 1300 barrels each; water-works to be completed in 1888. Chas. C. Daily, City Clerk.

Marshfield, Wood Co., population 3000; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 1300 feet rubber hose; 35 volunteer members; steam whistle alarm. L. A. Arnold.

WATER SUPPLY—Wells; streams; reservoirs; direct system; 10 hydrants.

Mauston, Juneau Co., population *1500; buildings, stone, brick and wood, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose in good condition; value of apparatus and supplies, \$1800; 45 volunteer members; expenses in 1887, \$50; bell alarm. H. S. Spaulding.

WATER SUPPLY—River, wells and 2 reservoirs. W. A. Remington, City Clerk.

Mayville, Dodge Co., population 1121; buildings, frame and brick, one to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; 300 feet poor; 300 feet good cotton; value of apparatus and supplies, \$1000; 50 members; annual expenses, \$50; bell alarm. R. Klenden.

WATER SUPPLY—River. F. Schwartz, City Clerk.

Mazomanie, Dane Co., population 11024; buildings, stone, brick and wood, one and two stories; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 500 feet rubber hose and 100 feet linen, good; 1 building, value \$1000; 48 volunteer members; expenses in 1887, \$200; bell alarm. Chief elected by members. C. J. Frazer.

WATER SUPPLY—Creek and mill race. H. R. Learnard, Village Clerk.

Menasha, Winnebago Co., population *4500; area, 1600 acres; buildings, brick and wood, two and three stories; department consists of 2 steamers (1 in reserve), 1 hand engine (private company), 1 hook and ladder truck, 3 hose carriages, 7 force pumps, 3 hose carts and hand engine; 3450 feet fair hose; siamese couplings in use; value of apparatus and supplies, \$6000; 3 buildings owned, value \$2500; 115 volunteer members, 2 paid; annual expenses, \$1579; bell and whistle alarm. Chief recommended by department, approved by council.

WATER SUPPLY—8 cisterns, supplied from lake and river, capacity 16,000 gallons daily. C. T. Northrup, City Clerk.

Memomonee, Dunn Co., population *6000; area, 6400 acres; fire limit, 40 acres; fireworks ordinance; building, brick, two and three stories; department consists of 1 chemical engine, 1 hook and ladder truck, 3 hose carts; 2000 feet rubber hose; value of apparatus and supplies, \$4300; 45 members, partly paid; bell alarm. Chief elected by company. T. Birmingham.

WATER SUPPLY—Stand-pipe; 8 miles of mains; 115 hydrants; force pump at river. E. H. Weber. O. N. Tweet.

Merrill, Lincoln Co., population *4500; buildings, brick and wood, two stories; department consists of 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; 1500 feet good rubber hose; value of apparatus and supplies, \$3000; 12 volunteer members; telephone, steam whistle and bell alarm. F. W. Stroud.

WATER SUPPLY—Direct pressure system; Holly pumps; 8 miles street mains; 115 hydrants. — Taylor, S. M. Hoyt.

Milwaukee, Milwaukee Co., population *190,000; area, 17½ miles; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two to seven stories; department consists of 11 steam engines in use, 1 in reserve; 4 chemical engines in use, 1 in reserve; 13 chemical extinguishers, 5 hook and ladder trucks, 11 hose carriages in use, 1 in reserve; 1 water tower, 11 fuel wagons; siamese couplings used; 5 sets pompiers ladders; 84 horses; 15,300 feet rubber hose; 8600 feet cotton hose; value of apparatus and supplies, in lading buildings, \$400,000; 164 members, full paid; expenses in 1887, \$167,530; electric alarm, 175 boxes; fire patrol maintained by insurance companies; A. G. Rose, superintendent of patrol. Chief appointed by commissioners. Jas. Foley.

WATER SUPPLY—Pumped from Lake Michigan; 1 reservoir, capacity 30,000,000 gallons daily; gravity system; 174 miles street mains; diameter, 5 to 36 inches; 1211 hydrants; pressure, 10 to 70 pounds. Geo. H. Benzenberg.

Monroe, Green Co., population 3596; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good cotton hose; 500 feet poor rubber hose; 110 volunteer members. G. Churchill.

WATER SUPPLY—10 cisterns; 1 reservoir. P. J. Clawson, Town Clerk.

Neenah, Winnebago Co., population 14910; area, 250 acres; mercantile buildings, brick, two stories; shingle roofs permitted; frame and brick dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 1150 feet good rubber hose; 250 feet leather and 1000 cotton, good; value of apparatus and supplies, \$12,000; 1 building owned, value \$1000; 75 volunteer members; annual expenses, \$2000; bell alarm. Chief elected by council. E. F. Weickert.

WATER SUPPLY—7 reservoirs, river, mill-races and 3 cisterns. S. M. Sykes, City Clerk.

New Lisbon, Juneau Co., population 11024; brick and wood buildings, two stories; 1 hose carriage; 250 feet good rubber hose; hooks, ladders and buckets; value of apparatus and supplies, \$200. N. M. Hess.

WATER SUPPLY—River and wells. C. E. Wariner, Village Clerk.

New London, Waupaca Co., population about 2287; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet good rubber hose; 80 volunteer members. George Freiburger.

WATER SUPPLY—River. C. E. Dickinson, Town Clerk.

New Richmond, St. Croix Co., population *1400; brick and frame buildings, one and two stories; department consists of 1 chemical hand ex-

bell alarm. J. H. W. Lewis.

WATER SUPPLY—Wells and river. George Oaks, City Clerk.

Nicollet, Brown Co., population 2088; brick and frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 900 feet good rubber hose, 100 poor; 300 feet good cotton; 200 feet poor leather; 3 horses; value of apparatus and supplies, \$5000; membership 16, 1 paid full time, 1 part time, 14 volunteers; annual expenses, \$600; steam whistle and bell alarm.

WATER SUPPLY—River and 4 reservoirs, capacity 200 barrels.
Report of 1887.

Oconomowoc, Waukesha Co., population 12714; area, 1280 acres; fire limit, 40 acres; mercantile buildings, brick and wood, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies, \$5600; 3 buildings owned, value \$33,000; 50 volunteer members; annual expenses, \$300; bell alarm. Chief appointed by council. B. S. Young.

WATER SUPPLY—2 lakes; 4 wells. B. J. Egerton, City Clerk.

Oconto City, Oconto Co., population 14880; area, 3000 acres; mercantile buildings, wood and brick, two stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2800 feet good rubber hose; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value \$6000; 28 members, 2 part paid; annual expenses, \$3000; bell alarm. Chief elected by members of department and confirmed by common council. Chas. Hall.

WATER SUPPLY—River; 5 cisterns, supplied by wells. A. Maslanan, City Clerk.

Omro, Winnebago Co., population 11510; hooks, buckets and ladders.

WATER SUPPLY—River, wells and cisterns.
Report of 1887.

Oshkosh, Washington Co., population 125,000; area, 5080 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; dwellings, frame and brick, two stories; department consists of 4 steam engines, 2 hook and ladder trucks, 1 hose carriage, 5 hose carts; mills and factories own 50 pumps; siamese couplings used; 8000 feet good cotton hose; 1100 feet cotton, fair; 12 horses; value of apparatus and supplies, \$29,101; 5 buildings in use by department, owned by city, value \$50,000; 20 members, full paid; annual expenses of department, \$22,000; telephone and telegraph alarm, 35 boxes. Chief elected by common council. A. W. Farrand.

WATER SUPPLY—Direct pressure system; mill-owners have their own water supply; 24 miles street mains and supply pipes; 244 hydrants; water pressure, 100 pounds; annual expenses of water department, \$16,000. F. Barnes, E. S. Hayden.

Peshigo, Marinette Co., population 11647; area, 70 acres; fire limit, same; frame buildings, one to three stories; shingle roofs permitted; 1 steam engine; 1 hand engine; 2 hose carriages; 1000 feet good rubber hose; 200 good linen; 600 poor leather; value of apparatus, \$3000; 1 building, value \$300; 43 volunteer members; triangle alarm. F. O. Fusels.

WATER SUPPLY—River; creek; 2 tanks.

good rubber hose; 140 volunteers.

WATER SUPPLY—Wells and cisterns.
Report of 1887.

Plymouth, Sheboygan Co., population 1300; area, 640 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; value of apparatus and supplies, \$1500; value of buildings belonging to department, \$1000; 65 volunteer members; annual expenses, \$75; bell alarm. Chief elected by the companies. A. H. Schram.

WATER SUPPLY—River and creeks. G. L. Gilman, City Clerk.

Portage City, Columbia Co., population 1550; 1 steam engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1400 feet good hose; 2000 feet, fair; 2 men paid full time, 90 volunteers; 2 horses. J. Muller.

WATER SUPPLY—Water-works; 7 miles of mains; stand-pipe, 80 feet high; 2 engines. Portage Water-works Co., J. C. Brett.

Port Washington, Ozaukee Co., population 11518; causes of fires investigated; frame buildings, two to four stories; shingle roofs permitted; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 900 feet cotton hose, good; 300 linen, poor; value of apparatus and supplies, \$3000; membership 80, volunteers; annual expenses, \$600; bell alarm. Chief elected by company.

WATER SUPPLY—10 cisterns, capacity 80 barrels daily.

Report of 1887.

Prairie du Chien, Crawford Co., population 4000; area, 1500 acres; fire limit, 1000 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 4 hand engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 825 feet rubber hose, good; 200 feet poor; 1300 feet linen, good; value of apparatus and supplies, \$5000; 3 buildings owned; value, \$1500; 1 rented, annual rent \$100, value \$500; membership 125, volunteers; annual expenses, \$600; bell alarm. Chief elected by company, approved by council.

WATER SUPPLY—Artesian wells; 1 mile street mains and supply pipes, diameter 4 to 6 inches; 10 hydrants; pressure, 27 pounds; annual expenses of water department, \$210. J. Geer, Jr.

Report of 1887.

Prescott, Pierce Co., population 1114; buildings, brick and frame, one and a half to four stories; 1 hook and ladder truck; value of apparatus and supplies, \$200; bell alarm.

WATER SUPPLY—Wells and river. S. McDonald, City Clerk.

Princeton, Green Lake Co., population 1100; buildings, stone, brick and frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 800 feet of good rubber hose; value of apparatus and supplies, \$1500; membership 80, volunteers; bell alarm. F. W. Cooke.

WATER SUPPLY—River. Edward Monthey, City Clerk.

Racine, Racine Co., population 23,000, 4 steam engines; 1 chemical engine; 1 hook and ladder truck; 4 hose carriages; 8300 feet of good hose; membership 46; telegraph alarm, 26 street box s; 18 horses. D. S. Abesser.

WATER SUPPLY—River; lake; artesian wells; 12

WISCONSIN—Continued.

miles of mains; 320 hydrants; pressure, 120 pounds. S. Harris, L. H. Coleman.

Reedsburg, Sauk Co., population *2000; fire-works ordinance; causes of fires investigated; frame and brick buildings; two stories; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose, 50 poor; 400 feet leather, good; 600 poor; value of apparatus, \$1000; 1 building, value \$500; membership 75; volunteers; expenses for 1887, \$200; bell alarm. Chief elected by companies. G. W. Morgan.

WATER SUPPLY—Wells and 6 reservoirs. W. A. Wyse, City Clerk.

Richland Centre, Richland Co., population 1358; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1400 feet of good rubber hose; 400 leather, poor; value of apparatus and supplies, \$1000; membership 60, volunteers; bell alarm. O. J. Burnham.

WATER SUPPLY—Artesian well and cisterns. K. W. Eastland, City Clerk.

Ripon, Fond du Lac Co., population 13507; fireworks ordinance; mercantile buildings, stone and brick, two stories; wood dwellings, two stories; department consists of 1 steam engine, 1 chemical engine; 1500 feet good rubber hose; value of apparatus and supplies, \$35,000; 1 building rented, \$100 per year, value \$700; 55 volunteer members; annual expenses, \$1000; bell alarm. Chief elected by companies. T. G. Sullivan.

WATER SUPPLY—2 reservoirs, supplied by pumping, capacity 2500 barrels daily; 1 cistern; 100 feet street mains, diameter 4 inches; 1 hydrant; pressure, 85 pounds; annual expenses of water department, \$155. C. B. Dickinson, City Clerk.

River Falls, Pierce Co., population 1726; 10 chemical hand extinguishers; 1 hand engine. W. S. Armstrong.

WATER SUPPLY—River. F. L. Perrin, Town Clerk.

Sauk City, Sauk Co., population 917; frame, brick and stone buildings; department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 500 feet good cotton hose; 500 feet leather hose, poor; value of apparatus and supplies, \$4000; 50 volunteer members; bell alarm. Chief elected by members. Paul Lachmund.

WATER SUPPLY—Rivers and 4 wells.

Sheboygan, Sheboygan Co., population *14,000; area, 2080 acres; fire limit, 1200 acres; fire-works ordinance; frame and brick buildings, two stories; department has 80 members, 50 paid, 30 volunteer; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; siamese couplings used; 2200 feet good rubber hose, 400 cotton; value of apparatus etc., \$100,000; 4 buildings, value \$15,000; annual expenses, \$9000; telephone alarm. Chief elected by Mayor and council. J. Sondrock.

WATER SUPPLY—Cisterns and artesian wells; water-works; 16 miles mains, 4 to 20 inches in diameter; 243 hydrants; stand-pipe, 140 feet high; 2 pumps, capacity 1,500,000 gallons each; 1 fire pump, pressure 50 to 120 pounds. W. S. Kuhn, W. Kunz.

Sparta, Monroe Co., population 12796; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 600 feet good rubber hose; 500 feet good cotton; 25 men paid part time. W. J. Summerfield.

WATER SUPPLY—Creek and 6 cisterns. Wm. Blyton, City Clerk.

Stevens Point, Portage Co., population 16510; fire-works ordinance; causes of fires investigated; mercantile buildings, wood and brick, two stories; department consists of 2 steam engines, 1 hand

engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 6 horses; value of apparatus and supplies, \$17,000; 3 buildings owned by department, value \$6000; membership 30, 2 paid; annual expenses, \$3,500; telephone alarm. Chief elected by city council. Owen Clark.

WATER SUPPLY—Tank and 16 cisterns and river; water-works under construction. W. O. Lemroux.

Stoughton, Dane Co., population *3000; 2 chemical engines; 2 hose carriages; 1 hook and ladder truck. Chas. Hippenmeyer.

WATER SUPPLY—Reservoir; direct and gravity system. E. Daws, B. E. Wait.

Sturgeon Bay, Door Co., population *2000; buildings, frame and brick, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2500 feet of good rubber hose; 1675 feet of good linen; 1 horse; value of apparatus and supplies, \$4000; membership 38, 12 paid part time, 26 volunteers; annual expenses, \$1650; bell alarm. James H. Elliott.

WATER SUPPLY—Bay; 14 reservoirs, capacity 250 barrels each. Jacob Dehos, City Clerk.

Tomah, Monroe Co., population 11819; fire-works ordinance; frame and brick buildings, two stories; shingle roofs permitted; department consists of 2 chemical engines, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; value of apparatus and supplies, \$5000; 1 building owned by city, value \$4500; membership 50, volunteers; annual expenses, \$300; bell alarm. Chief elected by department, confirmed by council. C. M. Thompson.

WATER SUPPLY—Wells. E. K. Erwin, City Clerk.

Two Rivers, Manitowoc Co., population 12500; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1300 feet good linen hose; 42 men, volunteers; steamer owned by manufacturing company. B. Wilkins, W. Hurst.

Watertown, Jefferson Co., population 18487; 2 steam engines; 2 hook and ladder trucks, 4 hose carriages; 3000 feet rubber hose, in good condition; 2 men paid full time, 118 volunteers; fire patrol, incorporated, 20 men. W. C. Stone.

WATER SUPPLY—River and 5 cisterns. Wm. Bieber, City Clerk.

Waukesha, Waukesha Co., population *5000; area, 1½ square miles; fire-works ordinance; mercantile buildings, brick and stone, two and three stories; dwellings, frame, stone and brick, one and a half to two and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, in good condition; 1000 feet cotton, good; value of apparatus and supplies, \$1200; 1 building owned by department; value, \$6000; membership 48, 3 paid; bell alarm. Chief elected by department and village board. Charles Cook.

WATER SUPPLY—River, springs and wells; pump attached; water wheel at mill; water-works built but not accepted; 8½ miles of mains. Joe Hughes, City Clerk.

Waupaca, Waupaca Co., population 11810; area, 2560 acres; brick and frame buildings, two stories; 1 steam engine; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber hose; 300 feet fair; value of apparatus, \$3000; 1 building owned by city, value \$700; 50 volunteer members; annual expenses of department, \$150. Chief elected by company. H. M. Lea.

WATER SUPPLY—River, 6 cisterns; capacity, 500 barrels daily. Jeff Woodworth, City Clerk.

Waukegan, Fond du Lac Co., population *2500; 1 chemical engine; 3 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose, good; 75 men, volunteers.

Wausau, Marathon Co., population *8810; 2 hose carriages; horse; 2500 feet rubber hose, in good condition; 1 hook and ladder truck; 1 patrol company; telephone alarm; 14 men paid full time; balance paid when on duty. John C. Gebhart.

WATER SUPPLY—Water-works; direct system; 9 miles of mains; 92 hydrants. Philip Ringle, Ed Stoddard.

West Bend, Washington Co., population *1320; area, 1200 acres; fire limit, 500 acres; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 chemical hand extinguishers, 1 hose carriage; 250 feet rubber hose, good; 400 feet poor; 800 feet linen, good; value of apparatus and supplies, \$2500; 1 building owned by city, value \$375; membership 60, all volunteers; annual expenses, \$150; bell alarm. Chief elected by members. Peter Boden.

WATER SUPPLY—River and 3 cisterns, supplied by pumping from river. Henry Hauer, City Clerk.

West Depere, Brown Co., population 2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose, good; 1000 feet poor; 1 man paid full time; 25 volunteers. H. Collette, Jr.

WATER SUPPLY—Artesian well, pressure 40 pounds. J. P. Willard, A. Wilcox.

Whitewater, Walworth Co., population *5000; buildings, frame and brick, two stories; fire department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; 500 feet cotton, poor; value of apparatus and supplies, \$3500; membership 35, all volunteers.

WATER SUPPLY—Creek; direct pressure; 1000 feet of mains; 3 hydrants. Howard J. Salisbury, City Clerk.

The following places have no fire protection: Clinton, Rock Co., population 1000. Fulton, Rock Co., population *500. Kilbourne City, Columbia Co., population 1037. Mineral Point, Iowa Co., population 2018. New Holstein, Calumet Co., 1640. Shullsburg, La Fayette Co., population *1500. Theresa, Dodge Co., population 1979. Winneconne, Winnebago Co., population *1200.

WYOMING.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Cheyenne City, Laramie Co., population *9000; 2 steam engines; 3 chemical extinguishers, not used; 1 hook and ladder truck; 6 hose carriages; 2000 feet rubber hose, good; 6000 feet cotton, good; telegraph alarm, 9 street boxes; 225 men, volunteers. I. S. Friedendall.

WATER SUPPLY—Water-works; gravity system; 13 miles of mains; 100 hydrants; pressure, 150 pounds; 4 cisterns; 2 engines on main line pipe for extra pressure. J. W. Hammond, W. L. K. Kendall.

Evanston, Uintah Co., population 1277; brick and wood buildings, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 100 feet good rubber hose; bell and whistle alarm. G. F. Chapman.

WATER SUPPLY—Wells and irrigating ditches.

Laramie, Albany Co., population *5000; fire-works ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, one and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet good rubber hose, 1000 feet poor; 1500 feet good cotton hose; value of apparatus and supplies, \$5500; 1 building owned by city, value \$600; 130 volunteer members; annual expenses, \$600; bell and whistle alarm. Chief elected by members. Otto Granin.

WATER SUPPLY—1 reservoir, supplied by springs, capacity 2,000,000 gallons daily; 3½ miles street mains, diameter 3 to 12 inches; 24 hydrants; water pressure, 45 pounds; annual expenses of water department, \$100. C. F. Shelton, City Clerk.

Rock Spring, Sweetwater Co., population 763; no fire protection.

DOMINION OF CANADA.

MANITOBA.

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Brandon, Selkirk Co., population 3500; brick and frame buildings, one and a half and two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1200 feet good rubber hose, 300 feet poor; 1000 feet good cotton; 800 feet good linen, 200 poor; 3 horses; value of apparatus and supplies, \$10,000; membership, 1 full paid, 21 part paid, 14 volunteers; bell alarm. J. F. Bennett.

WATER SUPPLY—River; 5 reservoirs, 40,000

gallons each; ¾ of a mile of mains; 2 hydrants. J. C. Kerr, Town Clerk.

Emerson—Population 706; 1 steam engine; 2 hose carriages; 1500 feet good rubber hose; volunteer department. E. P. Blacklock.

WATER SUPPLY—River and cisterns. J. C. Philips, Town Clerk.

Portage La Prairie—Population 630; frame buildings, one to three stories; shingle roofs per-

MANITOBA—Continued.

mitted; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet rubber hose, good; 500 feet poor; 500 feet cotton, good; 1000 feet linen, good; 2 horses; value of apparatus and supplies, \$6758; 1 building owned, value \$2500; membership 55, part paid; annual expenses, \$700; bell alarm.

WATER SUPPLY—5 cisterns, filled by engines; wells and tanks.

Winnipeg—Population *25,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three to five stories; metal roofs;

dwellings, brick and frame, two and three stories; department consists of 4 steam engines, 3 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 4000 feet cotton hose, good; 1200 feet rubber, poor; 2000 feet linen, good; 3000 feet new rubber; 17 horses; value of apparatus and supplies, \$50,000; 4 buildings, value \$58,000; membership 30, full paid; annual expenses, \$32,000; fire alarm telegraph, 51 boxes. Chief elected by council; fire patrol. W. O. McRobie.

WATER SUPPLY—Water-works; direct pumping system; 16½ miles of street mains, diameter 4 to 12 inches; 40 hydrants; pressure, 75 pounds; water-works owned by private company. J. E. Hannah, C. G. Brown.

NEW BRUNSWICK.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Chatham—Population *7873; fireworks ordinance; causes of fires investigated; frame buildings; department consists of 1 steam engine, 2 hand engines, 3 hose carriages, 3 fire tugboats; siamese couplings in use; 2500 feet good rubber hose; 500 poor; 500 leather, good; value of apparatus, etc., \$7000; 3 buildings in use, value \$3000; 48 volunteer members, 12 paid full time; annual expenses, \$4000; bell alarm.

WATER SUPPLY—River; 6 tanks. Report of 1887.

Fredericton—Population *7000; 2 steam engines; 1 hook and ladder truck; 2 hand engines; 5 hose carriages; rubber hose, good; paid department. A. Lirsett.

WATER SUPPLY—Water-works; direct system; 9 miles mains; 81 hydrants; pressure, 120 pounds. A. Burchill, C. W. Beckwith.

Kingston—Population 2000; stone and brick buildings, three stories; wooden roofs permitted; department consists of 2 steam engines, 1 hand engine, 1 chemical engine, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; 200 feet good rubber hose, 100 feet poor; 1800 feet good cotton; 1200 feet good linen; 100 feet leather; value of apparatus and supplies, \$30,000; 7 members paid full time, 20 volunteers; annual expenses, \$5000; telegraph alarm, 10 street boxes.

WATER SUPPLY—Lake; 1 reservoir, 300,000 gallons capacity; gravity; 2½ miles mains; 42 hydrants; 35 pounds pressure. J. L. Harris.

Report of 1887.

Moncton—Population *7000; area, 1000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs permitted; wood and brick dwellings, one and three stories; department consists of 1 steamer, 1 hook and ladder truck, 1 hook and ladder sled, 3 hose wagons, 3 hose sleds, 1 salvage wagon; shut-off nozzles and siamese couplings used; 3200 feet good cotton hose; 2 horses owned, 3 hired; value of apparatus and supplies, \$14,000; 44 paid members; electric fire alarm; tower striker, 13 boxes, etc.; annual expenses, \$2000. Chief appointed by Mayor in council; railway has private brigade. G. Ackman.

WATER SUPPLY—Reservoir, supplied by springs and brooks; diameter of main, 12 inches; 33 hy-

drants; pressure, 30 to 35 pounds; annual expenses of water department, \$1500. T. Robb.

New Castle—Population 2500; frame and brick buildings, one and a half and two stories; 1 steam engine; 1 hand engine; 3 hose carriages; 2250 feet good rubber hose.

WATER SUPPLY—Good.

Portland, St. John Co.; area, 4000 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; 2 steam engines; 4 hose carriages; siamese couplings in use; 600 feet good rubber hose, 700 poor; 3000 good cotton hose; 800 good leather, 200 poor; 6 horses; value of apparatus, etc., \$30,000; 3 buildings used; 20 hosemen paid yearly, 7 full time; telegraph alarm, 15 street boxes. Chief chosen by Mayor and aldermen; annual expenses, \$6000. J. Johnson.

WATER SUPPLY—2 reservoirs, capacity 10,000,000 gallons daily; 67½ miles street mains, diameter 4 to 24 inches; 112 hydrants; 50 to 70 pounds pressure. G. Murdoch, J. F. Godard.

St. John—Population *32,000; 4 steam engines; 1 hook and ladder truck; 5 hose carriages; 4000 feet good rubber, cotton and leather hose; horses; 11 paid members, 44 call men. J. Kerr.

WATER SUPPLY—Water-works; gravity pressure; 43 miles of mains; 169 hydrants. G. Murdoch, B. L. Veters.

Woodstock, Carleton Co., population *2500; buildings, brick and wood; two and three stories; department consists of 1 steamer, 2 hand engines, 1 hook and ladder truck, 7 hose carriages; 2000 feet good rubber hose; 500 poor; 800 cotton; 10,000 good leather; 200 poor; 1 horse; value of apparatus and supplies, \$11,300; members 25, a full paid, 23 part paid; expenses in 1887, \$1500. F. Herb.

WATER SUPPLY—Water-works; direct pressure; 3 steam pumps, capacity 2000 gallons per minute; 6 miles street mains; 70 hydrants; pressure, 30 to 100 pounds. D. Ulmer, Wm. Skillin.

The following places have no fire protection: Caraquet, population 1000. St. George, Charlotte Co., population 2424. St. Martins, population 2000. Tracadie, population 1200.

NOVA SCOTIA

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Amherst—Population 3000; buildings, stone, brick and frame, one and a half to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 1000 feet good rubber hose; 500 good cotton; 500 good linen; membership 35, volunteers; annual expenses, \$300; bell and telephone alarm. D. M. Robb.

WATER SUPPLY—Springs; 6 tanks; 1 has 92,400 gallons capacity, others 16,000 gallons each. J. King.

Bridgetown, Annapolis Co., population 1000; buildings, frame, two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage; 1200 feet leather hose; 400 feet good rubber; value of apparatus and supplies, \$1200; members 15, volunteers; bell alarm.

WATER SUPPLY—1 reservoir, capacity 750,000 gallons; gravity pressure; 4 miles street mains, 22 hydrants; pressure, 100 pounds, J. L. Cox.

Bridge water—Population *3600; frame buildings; 1 steam engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet rubber hose; volunteer company, 50 men. R. A. Logan.

WATER SUPPLY—River and tanks.

Canning, Kings Co., population *900; buildings, stone and frame, one and a half stories; department consists of 1 hand engine; 350 feet good hose; value of apparatus and supplies, \$1000; members 13, volunteers. E. M. Beckwith.

WATER SUPPLY—Tanks and wells.

Dartmouth—Population *4500; area, 1533 acres; fire limit, same; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 steam engine, 2 hand engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 1500 feet good rubber hose; 1200 poor; 2 hoses hired; value of apparatus and supplies, \$6400; 2 buildings owned, value \$6500; membership 62, 2 paid; annual expenses, \$500; bell alarm. Chief elected by council; fire patrol 20; annual expenses of patrol, \$250. H. H. Harrison.

WATER SUPPLY—Lakes and harbor. A. Elliott, Town Clerk.

Halifax—Population *40,000; 3 steam engines; 1 hand engine; 2 hook and ladder trucks; 2 ladder trucks; 12 hose carriages; 8 hose slighs; 9 hoses; 5200 feet good rubber hose; 2000 cotton, good; fire alarm telegraph; 12 hoses; membership 180, 14 paid; expense of department, \$9445. T. Spelman.

WATER SUPPLY—Water-works; gravity system; 50 miles street mains, diameter 6 to 24 inches; 350 hydrants. E. H. Keating, T. Ryan.

Lunenburg, Lunenburg Co., population 3000; buildings, frame, one and one-half and two stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 6 chemical extinguishers, 1 hook and ladder truck, 5 hose reels, 4 hose carriages; 1300 feet good rubber hose; 1000 feet good cotton; 400 feet good linen; 400 feet leather, poor; value of apparatus and supplies, \$13,500; membership 77, volunteers; annual expenses, \$150; bell alarm. E. L. Nash.

WATER SUPPLY—2 reservoirs, 45,900 gallons each, and sea.

New Glasgow—Population *4000; area, 2560 acres; fire limit, 1000 acres; frame buildings, two stories; shingle roofs permitted; department con-

sists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 2300 feet good rubber hose; 200 feet poor; 900 feet good cotton; 900 feet good leather; 100 poor; value of apparatus and supplies, \$12,000; 1 building owned, value \$1175; membership 56, volunteers; annual expenses, \$642; bell alarm. R. A. Walker.

WATER SUPPLY—River; water-works; pump to reservoir; 41 hydrants. D. Ormiston, A. M. Fraser.

North Sidney, Cape Breton Co., population *1500; buildings, frame, one and one-half to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 2 fire-boats; 1000 feet good rubber hose; 800 feet good linen; value of apparatus and supplies, \$8000; membership, 2 paid, 40 volunteers; annual expenses, \$340; bell alarm.

WATER SUPPLY—Harbor and 2 large brooks. J. N. Armstrong, Town Clerk.

Pictou—Population *3200; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 2500 feet good rubber hose and 1000 feet serviceable; 70 volunteer men. John A. Stalker.

WATER SUPPLY—Harbor, cisterns and wells. G. D. Ives, Town Clerk.

Sydney, Cape Breton Co.; buildings, frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 400 feet good rubber hose; value of apparatus and supplies, \$2000; 26 members, paid part time; annual expenses, \$100; bell alarm.

WATER SUPPLY—Harbor and wells.

Truro—Population *4000; department consists of 1 hand engine, 3 hook and ladder trucks, 3 hose carriages; 1500 feet rubber hose; 500 feet cotton; volunteer department; fire alarm telegraph.

WATER SUPPLY—Water-works; direct pumping system; 4 miles of mains; 30 hydrants. A. L. Archibald.

Report of 1887.

Windsor, Hants Co., population *4000; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 4 hose carriages; 400 feet good rubber hose; 200 feet poor; 600 feet good cotton; 600 feet good linen; 600 feet poor leather; value of apparatus and supplies, \$2000; 48 volunteer members; annual expenses, \$50; bell and telephone alarm.

WATER SUPPLY—Lake; gravity and direct system; 9½ miles of mains; 54 hydrants; 160 to 200 pounds pressure. G. W. Robertson.

Report of 1887.

Yarmouth—Population *5350; area, 1200 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, one and three stories; department consists of 2 steam engines, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2800 feet cotton hose; 8 hoses hired; value of apparatus and supplies, \$13,000, 3 buildings owned, value \$2000; 150 members, 4 paid; annual expenses, \$4000; bell alarm. Chief elected by wardens. G. R. Smith.

WATER SUPPLY—Gravity system; river and

NOVA SCOTIA—Continued.

wells; 6 miles street mains, diameter 4 to 12 inches; 50 hydrants; water pressure, 50 pounds; water-works, owned by private corporation.

The following places have no fire protection: Berwick, Kings Co., population 1200. Gabarouse,

Kings Co., population 1200. Guysborough, Kings Co. Hantsport, Kings Co., population 1500. Marshallstown, Digby Co., population 1077. Milton, Queens Co., population 1100. Port Hood, Inverness Co., population 1000. St. Andrews, Inverness Co., population 1800. Stellarton, Pictou Co., population 3000.

ONTARIO.

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Almonte—Population 3000; 1 hand engine; 3 hose carriages; 1 steam engine; 1650 feet good hose, 600 feet poor; 33 volunteer members. J. C. Stevens.

WATER SUPPLY—River and cisterns. L. Coulter, Town Clerk.

Amherstburgh—Population 2500; 1 steam engine; 3 hand engines, 1 worthless; 3 hose carriages; 1500 feet good cotton hose; volunteer company, receives \$200 annually, 1 man paid. J. A. Arsch.

WATER SUPPLY—Wells. J. Templeton, Town Clerk.

Arnprior—Population 2500; 1 steam engine; 1 hand engine; 3 hose carriages; 1 hook and ladder truck; 2000 feet good rubber hose, 1000 feet poor; 75 members, 50 part paid, 25 volunteers.

WATER SUPPLY—Rivers and cisterns. Report of 1887.

Ashburnham. See Peterborough.

Aylmer—Population 2500; area, 800 acres; fire limit, 10 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 1 hook and ladder truck, with ladders, pikes, ropes, etc.; 2 hose reels; 1000 feet good rubber and cotton hose. G. M. Smith.

WATER SUPPLY—1 steam pump, supplied by creek; capacity, 2500 gallons per minute; 23 hydrants; 3 miles mains. A. Milne, W. A. Glover.

Barrie—population 5700; 1 steam engine; 2 hose carriages; rubber and leather hose, good; volunteer department. G. G. Smith.

WATER SUPPLY—Bay and cisterns. Henry Bird, Town Clerk.

Belleville—Population 10,000; area, 1800 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; dwellings, brick, stone and wood, one to three stories; department consists of 2 steam engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 2500 feet rubber hose, fair; 2000 feet cotton hose, good; 7 horses hired; value of apparatus and supplies, \$10,000; 1 building owned, value \$5000; 1 rented at \$350 per year, value \$3000; membership 95; 4 full paid, 91 volunteers; annual expenses, \$5802; bell alarm. Chief elected by city council; department to be reorganized. W. H. Campbell.

WATER SUPPLY—5 reservoirs, supplied from river, capacity 175,000 gallons daily; water-works; direct system. G. H. Pope, D. B. Robertson.

Berlin—Population 6800; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 3 hose carriages; 1500 feet hose, good; volunteer department. H. Rothman.

WATER SUPPLY—12 cisterns. I. Bowman, Town Clerk.

Blenheim, Kent Co., population 1222; buildings, frame and brick, one and one-half and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hose carriage; 500 feet of good cotton hose; value of apparatus and supplies, \$850; membership 45, volunteers; annual expenses, \$160; bell alarm. J. H. Ferguson.

WATER SUPPLY—Tanks. J. W. Gibson, Town Clerk.

Bobcaygeon—Population 1000; area, 400 acres; fire limit, 100 acres; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, wood, brick and stone, two stories; department consists of 4 hand engines, 1 hook and ladder truck; 200 feet rubber hose and 200 feet linen hose, good; value of apparatus and supplies, \$300; 1 building owned, value \$100; 20 volunteer members; bell alarm. S. W. Crabtree.

WATER SUPPLY—River and canal. J. Jankin, Town Clerk.

Bothwell, Kent Co., population 1000; buildings, brick, one and one-half and two and one-half stories; wooden roofs permitted; department consists of 1 hand engine, 2 hose carriages; 500 feet good rubber hose; 300 feet poor; value of apparatus and supplies, \$2000; membership 25, paid part time; annual expenses \$200; bell alarm. H. Richards.

WATER SUPPLY—Tanks. W. McAlpina, Town Clerk.

Bowmanville—Population 4500; 1 steam engine, 1 hand engine; 3 hose carriages; 2100 feet hose, good; paid department.

WATER SUPPLY—River and cisterns. Report of 1887.

Brampton—Population, 3100; area, 1400 acres; fireworks ordinance; buildings, brick, two and three stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 4 hose carriages; 900 feet rubber hose, 300 feet cotton hose, good; value of apparatus and supplies, \$2000; buildings, \$1000; membership 60, all volunteers; annual expenses, \$200; bell alarm. Chief elected by council. J. J. Manning.

WATER SUPPLY—Water-works; gravity system; lake; 4½ miles street mains, diameter 6 to 12 inches; 41 hydrants; pressure, 53 pounds. J. M. Culla, Town Clerk.

Brantford—population 12,000; area, 1781 acres; fireworks ordinance; buildings, brick, one to three stories; wooden roofs permitted; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2000 feet rubber hose, good; 900 poor; 1800 feet linen hose, good; value of apparatus and supplies, \$11,000; 2 buildings owned, value \$2500; membership 82, volunteers; 1 horse; annual expenses \$1518; bell and telephone alarm. Chief elected by department, approved by council. J. McCann.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied from creek, capacity 750,000 gallons daily; 9 miles street mains; diameter 6 to 9

nches; 91 hydrants; annual expenses of water department, \$4500. I. Cockshutt, J. Woodyatt.

Brookville—Population *8500; causes of fires investigated; buildings, brick and stone, two and our stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 50 chemical hand extinguishers, 1 hook and ladder truck; 1 hose carriages; siamese couplings used; 1500 feet rubber hose, 2000 feet cotton, 1500 feet linen, good; 1000 feet leather, poor; 3 horses; value of apparatus and supplies, \$12,000; 3 buildings owned, value \$9000; membership 30 volunteers, 4 paid men, annual expenses, \$2500; telegraph alarm. Chief elected by members, approved by council. W. J. McHenry.

WATER SUPPLY—Water-works; direct system; 6 miles mains; 87 hydrants; 75 pounds pressure. F. Steben, J. Dargarell.

Brussels, Huron Co., population *1500; buildings, brick and frame, one to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose; 500 feet poor; value of apparatus and supplies, \$4000; membership 30, volunteers; annual expenses, \$250; bell alarm. P. Scott.

WATER SUPPLY—River; 3 tanks. F. L. Scott, Town Clerk.

Caledonia, Holdemand Co., population 1242; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 500 feet of good cotton hose; value of apparatus and supplies, \$1500; membership 80, volunteers. D. M. Turnbull.

WATER SUPPLY—1 tank, capacity 150,000 gallons; water-works; direct system; 3 hydrants; pressure, 100 pounds. J. Riddell, J. Aldridge, Sr.

Campbellford—Population *2300; area, 600 acres; fire limit, 140 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick, one and a half and two stories; department consists of 1 hand engine, 1 hose carriage; 1200 feet good rubber hose; 200 feet poor; value of apparatus and supplies, \$2000; 1 building owned, value \$200; fire company disbanded; annual expenses, \$75; bell alarm. Chief elected by company, approved by council.

WATER SUPPLY—River; 2 cisterns, supplied by springs, capacity 11,000 gallons daily. D. Kennedy, Village Clerk.

Carlton Place—Population *3500; 1 steam engine; 2 hose carriages; 1800 feet rubber hose; fire company has 30 members. J. Dougherty.

WATER SUPPLY—River and tanks. A. R. G. Eden, Town Clerk.

Chatham—Population *9000; area, 1750 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, three and four stories; dwellings, wood and brick, two stories; fire department consists of 2 steam engines, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; 500 feet good cotton hose; 4 horses; value of apparatus and supplies, \$10,000; 1 building in use, value \$9000; membership 15, full paid members 5, part paid 10; annual expenses, \$5000; telephone alarm. Chief appointed by council. W. Lambert.

WATER SUPPLY—2 rivers and 25 cisterns. J. Crossin, Town Clerk.

Clinton—Population *3200; frame and brick buildings; 1 steam engine; 3 hose carriages; 1 hook and ladder truck; 2100 feet hose; siamese couplings used; 15 men paid. G. E. Pay.

WATER SUPPLY—Tanks. W. Coats, Town Clerk.

Cobourg—Population *6000; 1 steam engine; 1 and engine; 1 hook and ladder truck; 3 hose car-

riages; 2000 feet good rubber hose; 130 volunteer members. W. Pratt.

WATER SUPPLY—Lake and cisterns; water-works to be erected. J. Sutherland, Town Clerk. Report of 1887.

Collingwood—Population *5800; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 1500 feet of new hose; 1000 feet old rubber hose; 500 feet canvas; 20 members, 40 cents per hour paid when on duty. W. R. Anderson.

WATER SUPPLY—Tanks, filled from lakes. J. Hogg, Town Clerk.

Cornwall—Population *7000; area, 740 acres; fire limit, 72 acres; fireworks ordinance; mercantile buildings, brick, two and a half and three stories; wood and brick dwellings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 500 feet rubber hose; 1500 feet cotton, rubber-lined; 700 linen, rubber-lined, good; 500 feet poor rubber; mills have hose, sprinklers, hand engine and company; value of apparatus and supplies, \$11,000; 1 building in use; 40 full paid members; expenses for 1887, \$2800; bell alarm. Chief elected by company, confirmed by council. J. G. Hunter.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity 300,000 gallons; 2 pumps; 9 miles street mains; 59 hydrants; pressure, 55 pounds. J. Strickland, G. S. Jarvis.

Deseronto, Hastings Co., population 3000; stone, brick and frame buildings, one and a half and two stories; 1 steam engine; 4 hose carriages; 1 hand engine; 3 chemical engines; 6000 feet good cotton and rubber hose; electric alarm.

WATER SUPPLY—Tank, capacity 75,000 barrels; also a fire engine stands at bay shore for water supply; 8 steam fire pumps with hose attached. R. Irvine, Town Clerk.

Dundas, Wentworth Co.; area, 500 acres; fire limit, 250 acres; fireworks ordinance; causes of fires investigated; brick and stone buildings; 3 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose; 300 good linen; value of apparatus, \$3000; 1 building in use, value \$1500; 35 volunteer members; annual expense, \$500; bell and whistle alarm. Chief chosen by department. W. H. Knowles.

WATER SUPPLY—1 reservoir, capacity 15,000 gallons daily; 3½ miles street mains, diameter 6 to 12 inches; 40 hydrants; pressure, 100 pounds. W. E. S. McFarland, T. Wilson.

Dunnville—Population *2300; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1200 feet good rubber hose; 200 feet poor; 110 volunteer members. W. T. Robb.

WATER SUPPLY—River; 12 tanks. J. W. Holmes.

Elora—Population *1600; 2 hand engines; 2 hose carriages; leather hose; hook and ladder wagon; 26 men, 20 paid, 6 volunteers. D. Ritte.

WATER SUPPLY—River and tanks. E. Burns, Town Clerk.

Exeter—Population *2000; area, 1200 acres; fire limit, same; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; department consists of 2 hand engines, 2 hose carriages; 600 feet good rubber hose; value of apparatus and supplies, \$2000; 1 building owned, value \$1000; membership 50, volunteers; annual expenses, \$250; bell alarm. Chief appointed by council.

Report of 1887.

Fenelon Falls, Victoria Co.—Buildings, frame and brick, one and a half and two stories; wooden roofs permitted; department consists of 1 hand engine, 2 chemical engines, 1 hose carriage, 400 feet of good rubber hose; 100 feet good cotton; value of

ONTARIO—Continued.

apparatus and supplies, \$600; membership 50, volunteers; annual expense, \$200; bell alarm. S. Nevison.

WATER SUPPLY—Canal and 2 creeks.

Galt—Population *800; 1 steam engine; 1 hand engine; 2 hose carriages; 1500 feet cotton hose; paid department; volunteer salvage corps. J. Curless.

WATER SUPPLY—River and cisterns. J. G. Dykes, Town Clerk.

Gananoque—Population 3500; mercantile buildings, brick, three stories; wooden roofs permitted; wood dwellings, one and a half stories; department consists of 1 hand engine, a chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2 siamese couplings in use; 1800 feet good rubber hose; value of apparatus and supplies, \$3000; a buildings owned by town, value \$1500; 73 members, 3 paid; annual expenses, \$400; bell alarm. Chief elected by the brokerage, approved by civic board. J. McKellar.

WATER SUPPLY—River; pumping system; 1½ miles street mains, diameter 2½ to 3 inches; 13 hydrants; pressure, 300 pounds; annual expenses of water department, \$300. C. Cotton, S. McCammon.

Georgetown, Halton Co.—Brick and stone buildings, one and a half and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 300 feet good rubber hose; 300 feet good cotton hose; 65 volunteer members; bell alarm. Wm. McLeod.

WATER SUPPLY—Ponds and streams. G. S. Goodwillie, Town Clerk.

Glencoe, Middlesex Co., population *2000; brick and frame buildings, one and a half and two stories; wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 700 feet good cotton hose; value of apparatus and supplies, \$2500; 30 members, 1 paid full time; bell alarm.

WATER SUPPLY—Tanks. G. M. Harrison, Village Clerk.

Goderich—Population 4400; mercantile buildings, brick, two and a half and three stories; roofs, shingle, laid in mortar, gravel and plastic slate; brick and frame dwellings, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 300 feet good cotton hose; 350 feet poor rubber; 200 feet poor leather; value of apparatus and supplies, \$6000; 13 men paid; annual expenses, \$1000; bell and electric alarm. Chief elected by company, approved by council. J. Bates.

WATER SUPPLY—18 cisterns, supplied from spring, capacity 15,000 gallons daily; water-works to be erected. W. Campbell, Town Clerk.

Gravenhurst—Population *2750; wood and brick buildings, height, one and a half to three stories; 1 steamer; 1400 feet rubber hose; 1 chemical engine. G. Tolen.

WATER SUPPLY—Tanks and lakes. T. Johnson, Town Clerk.

Guelph—Population *11,000; 1 steam engine; 4 hose carriages; 1500 feet hose, good; paid department; 2 horses. A. Robertson.

WATER SUPPLY—Direct and gravity system; 15 miles mains; 115 hydrants; 110 pounds pressure. J. Fordyce, R. Mitchell.

Hamilton—Population *45,000; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 4000 feet cotton hose, good; 14 horses; value of apparatus, \$25,000; 9

buildings owned, value \$50,000; membership 34, full paid; annual expenses, \$25,000; electric alarm, 38 boxes. A. W. Auchison.

WATER SUPPLY—Reservoirs, supplied from lake, capacity 3,000,000 gallons daily; 56 miles street mains and supply pipes, 5½; diameter 3 to 20 inches; 500 hydrants; pressure, 45 pounds. W. Hastings, T. Beasley.

Harriston—Population 2200; frame and brick buildings, one, two and three stories; 1 steam engine; 2 hose carriages. J. Robertson.

WATER SUPPLY—River. M. P. Empey, Town Clerk.

Immersoll—Population 4600; fireworks ordinance; causes of fires investigated; brick and frame buildings, one and a half and three stories; shingle roofs permitted, laid in mortar; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 500 cotton, good; value of apparatus and supplies, \$7000; 20 men, paid part time; 2 horses; bell alarm. Chief elected by department, approved by council. W. A. Woolson.

WATER SUPPLY—8 tanks, capacity 200 barrels; river and pond. W. Tennant, City Clerk.

Iroquois, Dundas Co.; buildings, brick, stone and frame, two and three stories; wooden roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose; 350 feet good cotton hose; bell alarm.

WATER SUPPLY—Water-works; 13 hydrants; pressure, 70 pounds. G. Colloxan, J. Tindale.

Kemptville—Population 1400; area, 356 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; siamese couplings used; 500 feet good rubber hose; 1700 feet good cotton hose; 500 feet poor leather hose; 2 horses; value of apparatus and supplies, \$6200; 1 building owned, value \$3700; 30 volunteer members; annual expenses, \$300; bell alarm. Chief elected by company. W. H. Bottine.

WATER SUPPLY—River. O. Bascom, Town Clerk.

Kincardine—Population *3000; area, 126 acres; fire limit, same; buildings, brick and frame, one to four stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose; value of apparatus and supplies, \$10,000; 1 building owned, value \$1000; 52 volunteer members; annual expenses, \$700; bell alarm. Chief selected by company. T. Gardner.

WATER SUPPLY—20 cisterns, supplied from springs; windmill and wells. A. M. Williamson, Town Clerk.

Kingston—Population *16,200; area, 200 acres; fire limit, 900 acres; fireworks ordinance; causes of fires investigated; buildings, brick and stone, two to five stories; department consists of 2 steam engines, 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 300 feet rubber hose, 1750 cotton, 1500 linen, 500 leather, good; 400 feet poor rubber hose; 4 horses; value of apparatus and supplies, \$18,000; 2 buildings owned, 1 rented; annual rent, \$150; value, \$14,000; 20 members, 2 paid; annual expenses, \$4000, electric alarm and telephone, 20 street boxes. Chief elected by council. H. Youlden.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, supplied from Lake Ontario, capacity 300,000 gallons daily; 20 miles street mains, diameter 3 to 12 inches; 36 hydrants; pressure, 14 pounds. M. Flanagan, City Clerk.

Lakefield, Peterborough Co., population *1200; buildings, brick and frame, one and a half to three stories; wooden roofs; department consists of 4 hand engines, 1 chemical hand extinguisher, 100 pails, axes, ladders, hooks, etc.; 500 feet good linen hose; 1 private pump and 500 feet of hose available; value of apparatus and supplies, \$250; 50 volunteer members; bell alarm. J. Griffin.

WATER SUPPLY—River; 500 feet street mains; 2 hydrants. A. Bell, Village Clerk.

Lindsay—Population 5744; area, 1600 acres; fire limit, 65 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to four stories; dwellings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 2000 feet good rubber hose; value of apparatus, \$3000; 1 building in use, value \$1000; 25 members, part paid; annual expenses, \$3500; bell alarm. Chief elected by council. J. Parkins.

WATER SUPPLY—Pumping system; 1 1/4 miles of street mains and supply pipes, diameter 6 to 9 inches; 16 hydrants. J. Makins, J. B. Knowlson.

Listowel—Population *3000; area, 1500 acres; fire limit, 10 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood and brick, one and one-half and two stories; department consists of 1 steam engine, 2 hose carriages; 1000 feet good rubber hose; 700 feet poor; value of apparatus and supplies, \$5000; 1 building used, owned by town, value \$6000; paid department; annual expenses, \$1000; bell and whistle alarm. Chief elected by company. A. Heas.

WATER SUPPLY—5 cisterns, filled from river by engine; water-works; 4 hydrants; 2 steam pumps in saw mill in centre of town. Dr. Burgess, Town Clerk.

London—Population *28,000; area, 2853 acres; fire limit, 500 acres; fireworks ordinance; buildings, brick and wood, one to five stories; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet good rubber hose; 750 feet poor; 2000 feet good cotton hose; 200 feet poor; 4 horses; value of apparatus and supplies, \$12,000; 3 buildings owned, value \$8000; membership 20, 10 full paid, 10 call men; telegraph and telephone alarm, 41 street boxes. Chief appointed by council. J. A. Rowe.

WATER SUPPLY—Gravity system; 1 reservoir, supplied by springs, capacity 6,000,000 gallons; 50 miles street mains and supply pipes, diameter 4 to 18 inches; 300 double hydrants; pressure, 78 pounds; annual expenses of water department, \$12,000. S. Stringer, A. S. Abbott.

Lucknow, Bruce Co., population *2000; area, 640 acres; fireworks ordinance; frame and brick buildings, two and three stories; 1 hand engine; siamese couplings in use; 600 feet rubber hose; 500 feet cotton hose; value of apparatus and supplies, \$2000; building, \$5000; 60 volunteer members; bell alarm. Chief elected by ballot. M. Corrigan.

WATER SUPPLY—Streams and 3 cisterns, supplied by springs. B. Mallough, Town Clerk.

Madoc, Hastings Co., population *1300; buildings, brick, stone and frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 2 hook and ladder trucks, 1 hose carriage; 550 feet good rubber hose; value of apparatus and supplies, \$2100; membership, 1 paid part time, 40 volunteers; annual expenses, \$75; bell alarm. A. Moon.

WATER SUPPLY—Creek running through the village; wells. B. O'Hara, Town Clerk.

Markham—Population *1100; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 150 feet good rubber hose; 100 feet good cotton; 35 members; factories have force pumps and 300 feet hose. C. Simonds. R. J. Carson, Town Clerk.

Meaford, Grey Co., population *2500; buildings, brick, two to three and a half stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 250 feet good rubber hose; 1200 feet good cotton hose; value of apparatus and supplies, \$6000; 1 building; membership 22, paid part time; annual expenses, \$650; telephone alarm. G. F. Vanwyck.

WATER SUPPLY—River; wells; 8 tanks. J. Alberty, Town Clerk.

Millbrook—Population *1400; brick buildings, height, two stories; 1 steam fire engine; 1 hand engine; 1 hose carriage; 650 feet rubber hose; value of apparatus, etc., \$21,000. A. Ferguson.

WATER SUPPLY—Self-feeding tanks; ponds. W. Turner, Town Clerk.

Milton, Halton Co., population *2000; buildings, brick and frame, two stories; wooden roofs; 1 hook and ladder truck; 1 hose carriage.

WATER SUPPLY—Water-works being built; 1 reservoir, capacity 150,000 gallons; gravity system; 3 1/4 miles street mains; 15 hydrants; pressure, 70 pounds. A. G. Needham, Town Clerk.

Mitchell—Population *2400; 2 hose carriages; 1500 feet good rubber hose; volunteer department. W. Power.

WATER SUPPLY—Water-works; direct pumping system; 1 mile of mains; 10 hydrants. J. Tait, R. Christie.

Morrisburgh—Population *2000; area, 640 acres; fire limit, 300 acres; buildings, brick, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber hose; 300 feet good linen hose; value of apparatus and supplies, \$5000; 1 building in use, value \$1000; membership 60, volunteer; annual expenses, \$500; bell alarm. Chief elected by company, ratified by council.

WATER SUPPLY—Tanks, canal and river; water-works in course of construction.

Report of 1887.

Mt. Forest—Population *2800; area, 1400 acres; brick buildings, one and a half to three stories; shingle roofs permitted; department consists of 1 chemical engine, 1 hook and ladder truck; 65 men. I. S. Armstrong.

WATER SUPPLY—Wells. W. C. Perry, Town Clerk.

Napanee—Population *4000; area, 1200 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, wooden and brick, one and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1300 feet good rubber hose; 500 poor; 1200 feet good cotton hose; 800 feet poor leather; value of apparatus and supplies, \$12,000; 1 building owned, value \$10,000; membership 32, part paid; annual expenses, \$1000; bell alarm. Chief elected by council. R. J. Wales.

WATER SUPPLY—Water-works being built; 2 pumps, capacity 1,000,000 gallons; 2 1/4 miles of mains; 40 hydrants. P. Enbury, Town Clerk.

New Hamburg—Population 1003; 1 steam engine; 2 hose carriages; good rubber hose; volunteer department.

WATER SUPPLY—River and cisterns.

Report of 1887.

New Market, York Co., population *2500; buildings, brick, two stories; wooden roofs permitted; department consists of 3 hand engines, 1 hook and ladder truck, 3 hose carriages, 1700 feet of good hose; value of apparatus and supplies, \$1900; membership 100, 1 paid; annual expenses, \$206; bell and whistle alarm. J. Savage.

WATER SUPPLY—Water-works; artesian well; mill pond; pumps; reservoir to be constructed.

ONTARIO—Continued.

Niagara Falls, Welland Co., population *3800; area, 800 acres; frame, brick and stone buildings; 3 steam engines; 1 hook and ladder truck; 2 hose carriages; 500 feet good cotton hose; 2000 leather, good; value of apparatus, \$8000; 1 building, value \$4500; membership 70, 12 paid part time, 58 volunteers; expenses of 1887, \$660; bell alarm. Chief appointed by council. W. L. Flaherty.

WATER SUPPLY—Water-works; 2 reservoirs; 12 cisterns; 12 miles street mains, 3 to 7 inches in diameter; 1 hydrant; pressure, 30 pounds; expenses of water department for 1887, \$2921. E. C. Carter, J. W. Simpson.

Orangeville—Population *4000; 1 hose carriage; 1000 feet cotton hose, good; 12 men, paid. T. Sanderson.

WATER SUPPLY—Water-works; gravity system; 1 mile mains; 7 hydrants. T. Robinson, A. A. Hughson.

Orillia—Population *5000; 2 hand engines; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 1450 feet leather hose; volunteer department. R. Mainer.

WATER SUPPLY—Lake and cisterns. C. Grant, Town Clerk.

Oshawa—Population 4000; area, 3200 acres; fire limit same; buildings, brick and wood, one to three stories; shingle roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 chemical engine, 50 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet rubber hose, good; 500 feet poor; 200 feet cotton, good; value of apparatus and supplies, \$18,000; 1 building in use; membership, 35, full paid; annual expenses, \$1700; bell alarm. Chief appointed by council. J. Fellow.

WATER SUPPLY—6 cisterns, supplied from river by engine; creek. C. W. Smith, Town Clerk.

Ottawa—Population *38,500; 2 steam engines; 1 hook and ladder truck; 10 hose carriages; 8000 feet rubber and cotton hose, good; fire alarm telegraph; paid department; horses; lumber mills fitted out with powerful pumps, and 5000 feet of hose. W. Young.

WATER SUPPLY—River; water-works; gravity and direct systems, 9,000,000 gallons capacity; 49½ miles mains; 400 hydrants; 95 pounds pressure. R. Switus, W. P. Lett.

Owen Sound—Population *5672; 1 steam engine; 4 hose carriages; 1500 feet good rubber hose, 500 feet poor; volunteer department, 1 man paid.

WATER SUPPLY—Gravity system; water-works; reservoir; cisterns; river.

Report of 1887.

Paris—Population *3500; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 2000 feet good rubber hose; 80 volunteer members, including salvage corps. P. H. Cox.

WATER SUPPLY—Water-works; gravity system; 4 miles mains; 20 hydrants. Committee, S. Dadson.

Park Hill—Population *2000; fireworks ordinance; causes of fires investigated; brick and frame buildings, one and a half to three stories; 3 hand engines; 2 hose carriages; ladders, etc.; 100 feet good rubber hose, 50 feet poor; 300 feet good cotton hose; value of apparatus, etc., \$2000; 60 volunteers; bell alarm. G. M. Shoebottom.

WATER SUPPLY—Tanks; 10 cisterns, capacity 50 barrels. S. A. Maybury.

Pembroke—Population *4500; stone, brick and frame buildings, one and a half to three stories; 1 steam engine; 3 hose carriages; 1 hook and ladder truck; 1800 feet good hose; telephone alarm. W. Murray.

WATER SUPPLY—Tanks. A. J. Fortier, Town Clerk.

Perth—Population *4000; brick, stone and frame buildings, one and a half and two stories wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 3 hose carts; 800 feet good rubber hose; 2000 feet good cotton; value of apparatus and supplies, \$8000; 2 buildings used; 55 full paid members; bell alarm. Chief elected by council. D. R. Noonan.

WATER SUPPLY—River and tanks. T. Brooke, Town Clerk.

Peterborough, Peterborough Co., population *10,460; 1 steam engine; 1 hook and ladder truck; 2 hand chemicals; 3 hose carriages; 2000 feet rubber and cotton hose, good; 300 feet rubber, poor; part paid department, 30 men; 6 horses; electric alarm. T. Rutherford.

WATER SUPPLY—River, creek and cisterns; water-works; direct system; 7½ miles of mains; 6 hydrants. W. Henderson, C. D. McDonald.

Petrella, Lambton Co., population *5000; area, 2706 acres; fire limit, 36 acres; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood and brick, two and three stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good rubber hose; 500 feet leather, poor; value of apparatus and supplies, \$12,000; 4 buildings owned, value \$1500; membership, 75 volunteers; annual expenses, \$2548; bell alarm. Chief elected by council.

WATER SUPPLY—Tanks and creeks.

Report of 1887.

Pleaton—Population *3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 100 feet new hose; 250 feet good leather hose; 350 feet poor; volunteer department. W. P. Reynolds.

WATER SUPPLY—River and cisterns. J. Twigg, Town Clerk.

Point Edward, Lambton Co., population *1450; buildings, brick and frame, one and a half to three stories; wooden roofs permitted; department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 100 feet poor; 300 feet good canvas; value of apparatus and supplies, \$4000; membership 48, volunteers; steam whistle alarm. W. Todd.

WATER SUPPLY—Hydrants; direct system; 14 pounds pressure. W. Mitchell, Town Clerk.

Point Arthur, Thunder Bay District, population *6100; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 3500 feet good hose; 42 members, 2 horses. W. K. Davidson.

WATER SUPPLY—Water-works to be built. W. H. Langworthy, Town Clerk.

Port Hope—Population 5114; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good rubber hose; membership 60, part paid; annual expenses, \$800; electric bell alarm. Chief appointed by council. L. G. Misson.

WATER SUPPLY—Water-works; direct system; diameter of mains, 6 to 8 inches; 75 hydrants. J. Gamble, A. V. Saunders.

Port Perry—Population *1980; 1 steam engine; 2 hand engines; 3 hose carriages; 1200 feet hose, good; 25 men, paid. W. Kennedy.

WATER SUPPLY—Lake and tanks. N. F. Paterson, Town Clerk.

Portsmouth—Population 1734; buildings, frame and stone, two stories; wooden roofs permitted; penitentiary owns 1 hand engine.

WATER SUPPLY—Wells. T. Kellogg, Town Clerk.

Prescott—Population *3000; area, 640 acres; fire limit, same; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and stone, two stories; department consists of 1 steam engine, 1 hand engine, 3 hook and ladder trucks, 4 hose carriages; 300 feet rubber hose, good; 250 poor; 600 feet cotton, good; 600 feet leather, good; 300 poor; 2 horses; value of apparatus and supplies, \$47,000; 1 building owned, value \$3000; membership 25, volunteers; annual expenses, \$500; bell alarm. Chief elected by city. J. W. Plumb.

WATER SUPPLY—4 reservoirs, supplied by rumps from river, capacity 2000 gallons daily. B. White, Town Clerk.

Remirew—Population *2000; area, 2400 acres; fire limit, 100 acres; brick and frame buildings, two to three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; 100 feet leather hose, 500 feet cotton, good; value of apparatus and supplies, \$1000; 1 building owned, value \$500; membership 50, volunteers; annual expenses, \$100; bell alarm. Chief elected by company. D. Barr.

WATER SUPPLY—Stream, wells and 5 cisterns. R. Drysdale, Town Clerk.

Ridgetown—Population *3500; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 500 feet poor rubber hose; 1500 feet cotton hose, good; value of apparatus and supplies, \$7000; 1 building owned, value \$1000; membership 40; bell alarm; annual expenses, \$600. A. Long.

WATER SUPPLY—Tanks, supplied by springs. D. Cochrane, Town Clerk.

Sarnia—Population *6500; 4 hose carriages; 1 hook and ladder truck; 2000 feet rubber hose in good condition; 4 fire stations; membership, 4 part paid, 100 volunteers; telephone alarm. C. S. Ellis.

WATER SUPPLY—Water-works; direct system; 2,000,000 gallons capacity; 13 miles of street mains; 90 hydrants. R. Turner, James D. Stewart.

Seaforth, Huron Co., population *3000; fire department consists of 3 hose carts, 1 hook and ladder truck; 1800 feet good rubber hose; volunteer department.

WATER SUPPLY—Water-works; direct pumping system.

Report of 1887.

Simcoe—Population *3000; area, 1 square mile; fireworks ordinance; brick and frame buildings, two stories; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., \$2000; 2 buildings, value \$2000; 100 volunteers, 1 man paid; expenses for 1887, \$300. Chief elected by companies. G. H. Luscombe.

WATER SUPPLY—Wells and pond.

Smith's Falls—Population *3600; 1 steam engine; 1 hand engine; 3 hose carriages; 500 feet good rubber hose; 2000 feet good cotton; volunteer department. W. Miller.

WATER SUPPLY—River and tanks. W. M. Keith, Town Clerk.

Stayner—Population 1123; wood and brick buildings; 1 steam engine; siamese couplings in use; 1150 feet good rubber hose; 700 feet cotton; value of apparatus, \$4500; 1 building in use. R. E. Bingham.

WATER SUPPLY—Pond; 8 tanks. G. L. Darbie, Town Clerk.

St. Catharines, Lincoln Co., population *10,500; buildings, brick and frame, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 3500 feet good cotton and linen hose, 1500 feet fair; 94 mem-

bers; telegraph alarm, 24 boxes, 5 gongs. F. P. Begy.

WATER SUPPLY—Gravity system; reservoirs, capacity 200,000,000 gallons. J. A. Mills, J. Rolinson.

St. Jerome—Buildings, brick and frame, one to four stories; shingle roofs permitted; department consists of 1 steamer, 1 hand engine, 1 hand chemical extinguishers, 3 hook and ladder trucks, 2 hose carriages; expenses in 1887, \$600. L. Deschambault.

WATER SUPPLY—6 reservoirs; 10 miles street mains. J. Lachapelle, E. Marchand.

St. Mary's—Population 4500; area, 2800 acres; fireworks ordinance; buildings, wood, brick and stone, two and three stories; shingle in mortar roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 hose carriages, 1 hook and ladder truck; siamese couplings used; 1500 feet good rubber hose, 400 feet poor; 450 feet good cotton hose; value of apparatus and supplies, \$5000; buildings, \$1800; 50 volunteer members; annual expenses, \$1000; bell alarm. Chief elected by council. W. Moyes.

WATER SUPPLY—2 rivers and 3 tanks. W. Williams, Town Clerk.

Stratford—Population *10,000; buildings, brick, stone and frame, three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1 salvage outfit; 700 feet good rubber hose; 2000 feet good cotton; value of apparatus and supplies, \$6600; 15 members, part paid; annual expenses, \$1200; bell and telephone alarm. R. Pengelly.

WATER SUPPLY—Water-works; 2 pumps, capacity 2,500,000 gallons; direct system; 49,700 feet of mains; 71 hydrants; tanks. J. Corrie, R. R. Lang.

Strathroy—Population *4100; area, 1300 acres; fire limit, 50 acres; mercantile buildings, brick, with iron, felt and gravel and shingles in mortar roofs, two and three stories; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages, force pump; siamese couplings used; 500 feet new hose; 1200 feet good rubber hose, 500 poor; 300 feet good cotton hose; 2 horses; value of apparatus and supplies, \$3000; 1 central station owned, value \$3000; 35 members, 3 full paid, 32 part paid; annual expenses, \$1000; bell alarm. Chief elected by council. J. Lenfestey, Jr.

WATER SUPPLY—Reservoir, capacity 100,000 gallons daily; 15 cisterns; tanks and river. J. B. Winslow, Town Clerk.

St. Thomas, Elgin Co., population *11,500; area, 18,000 acres; fire limit, 65 acres; fireworks ordinance; causes of fires investigated; buildings, brick and stone, one and a half to four stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 850 feet good rubber hose; 1600 feet good cotton; 650 feet poor rubber; 3 horses; value of apparatus, etc., \$6000; 2 buildings, value \$10,000; 19 members, 4 paid full time, 15 paid part time; telephone and gong alarm. Chief appointed by council. A. Henderson.

WATER SUPPLY—Water-works; direct pumping; 5 miles street mains, diameter 4 to 12 inches; 65 hydrants; pressure, 20 pounds; expenses of water department for 1887, \$4800. T. Allan, H. F. Ellis.

Thorold, Welland Co., population *3000; buildings, brick, stone and frame, one and one-half and three stories; department consists of 1 steam engine, 2 hose carriages; 500 feet good rubber hose; 300 poor; 1000 feet good cotton; 500 feet good linen; value of apparatus and supplies, \$6000; 35 volun-

ONTARIO—Continued.

teer members; expenses in 1887, \$1200; bell alarm. John Stuart.

WATER SUPPLY—Canals and river. Wm. T. Fish, Town Clerk.

Tilsonburg—Population *2500; area, 1900 acres; fire limit, 960 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame and brick, two stories; fire department consists of 3 hand engines, 5 hose carriages; siamese couplings used; 500 feet good rubber hose; 1000 feet good cotton; value of apparatus, \$40,000; 9 buildings owned, value \$2500; 13 paid members; bell alarm. Chief appointed by council. W. McDonald.

WATER SUPPLY—Direct pumping system; 2 miles mains and supply pipes, diameter 4 to 8 inches; 24 hydrants; pressure, 100 pounds, annual expenses of water department, \$500. Hy. Boughner, E. C. Jackson.

Toronto—Population *153,000; fireworks ordinance; causes of fires investigated; brick and stone buildings, two to six stories; department consists of 3 steam fire engines, 1 chemical engine, 4 chemical hand extinguishers, 4 hook and ladder trucks, 13 hose carriages; siamese couplings in use; 14,150 feet good hose; 18 double and single sleighs; value of apparatus, supplies, etc., \$65,000; 14 buildings in use, value \$147,000; 100 members paid full time; expenses in 1887, \$74,828, fire alarm telegraph, 120 boxes; 28 horses. Chief chosen by council. J. Ashfield.

WATER SUPPLY—3 reservoirs, capacity 31,000,000 gallons; gravity system; street mains and supply pipes, diameter 6 to 30 inches; 1600 hydrants, pressure 30 to 140 pounds. Wm. Hamilton, J. Blevins.

Trenton—Population *5500; area, 2200 acres; fire limit, 50 acres; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two stories; department consists of 2 steam engines, 5 hose carriages; siamese couplings used; 1200 feet good rubber hose; 1500 poor; 3000 feet good cotton; 7 horses; value of apparatus and supplies, \$20,000; 2 buildings owned, value \$6000; 37 volunteer members; annual expenses, \$2500; bell alarm. Chief elected by department.

WATER SUPPLY—6 tanks, supplied by springs; capacity, 50,000,000 gallons daily; river. Report of 1887.

Uxbridge, Ontario Co., population *2200; buildings, brick and frame, one to three stories; wooden roofs; department consists of 1 hand engine, 2 hose carriages; 1200 feet rubber hose; 400 feet good linen; 100 feet rubber; 200 feet poor linen; value of apparatus and supplies, \$15,000; members 25, paid; expenses in 1887, \$300; bell alarm. W. McGuire.

WATER SUPPLY—Creek and wells; Holly rotary pumps; 1½ miles street mains; 14 hydrants; pressure, 100 pounds. A. Wright, A. D. Williams.

Walkerton—Population 2800; 1 hand engine; 1 hose carriage; 1000 feet good rubber hose. W. Carny.

WATER SUPPLY—River and cisterns. G. Gould, Town Clerk.

Waterloo—Population *3100; buildings, brick and frame, one and a half to three stories; depart-

ment consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; 900 feet poor linen; value of apparatus and supplies, \$7000; membership 2; paid part time; annual expenses, \$750; bell alarm. C. Kumpf.

WATER SUPPLY—Creek, dam and tanks. F. Colquhoun, Town Clerk.

Watford—Population 1132; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 2 hose carriages; 200 feet of good rubber hose; 800 feet good cotton; value of apparatus and supplies, \$2000; membership 45, 4 paid part time; annual expenses, \$300; bell alarm. W. M. Stanley.

WATER SUPPLY—Large tanks. J. Reid, Town Clerk.

Welland—Population *2500; area, 500 acres; fireworks ordinance; buildings, brick and wood, one to three stories; wooden roofs permitted; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 300 feet good rubber hose; 1100 feet good cotton; 500 poor; value of apparatus and supplies, \$5000; buildings owned, \$1500; membership 46, 30 paid; bell alarm. A. O. Beatty.

WATER SUPPLY—Canal, river and tanks; tank capacity, 165,000 gallons. E. R. Hellem, Town Clerk.

Whitby—Population *3500; 1 steam engine; 2 hose carriages; 1 hook and ladder wagon; 30 volunteer members; 1150 feet good rubber-lined hose; 500 feet old leather hose. J. Stanton.

WATER SUPPLY—12 large wells. T. Huston, Town Clerk.

Windsor—Population *8100; 1 hook and ladder truck; 3 hose carriages; 4000 feet good rubber hose; volunteer department, 1 man paid; horses. Geo. Cheyne.

WATER SUPPLY—River; water-works; direct pressure; 166 hydrants. C. J. Reid, S. Leested.

Wingham, Huron Co., population *2100; area, 960 acres; fire limit, 100 acres; mercantile buildings, brick, three stories; wooden roofs permitted; brick and wood dwellings, one and two stories; a hose carriages; siamese couplings used; 1564 feet good cotton hose; value of apparatus and supplies, \$1600; 2 buildings owned, value \$1400; 10 part paid members; annual expenses, \$575; electric alarm, 6 street boxes. Chief appointed by council. Geo. Petty-piece.

WATER SUPPLY—Direct pumping system; river; 1 mile street mains and pipes, diameter 1½ to 6 inches; 9 hydrants; pressure, 120 pounds; annual expenses of water department, \$225. J. B. Ferguson, Town Clerk.

Woodstock—Population *7200; brick and frame buildings, two and three stories; 1 hook and ladder truck; 3 hose carriages.

WATER SUPPLY—Direct pumping system; 3 miles mains; 20 hydrants; 80 pounds pressure.

Report of 1887.

The following places have no fire protection: Alexandria, Glengarry Co., population 1000. Durham, Gray Co., population 1059. New Castle, population 1060. Port Dalhousie, population 1129. Saugeen, population 2579.

PRINCE EDWARD'S ISLAND.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Charlottetown—Population *12,000; causes of fires investigated; mercantile buildings, wood, three and four stories high; wooden roofs permitted; dwellings, wood and brick, two and a half to four stories; department consists of 2 steam engines, 1 hand engine; 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages, 1 salvage wagon; siamese couplings used; 4500 feet fair rubber hose; 5 horses; value of apparatus and supplies, \$16,000; 4 buildings owned, value \$5000; 1 building rented at \$80 per year; membership 104, full paid members 6, volunteers 98; annual expenses, \$4000; bell and telephone alarm. Chief elected by council. A. N. Large.

WATER SUPPLY—7 wells supplied from river; cisterns. A. H. McPherson, Town Clerk.

Georgetown, Kings Co., population 1118; buildings, wood, two stories; shingle roofs; each householder has to have a leather bucket and ladders. John Lavere.

Summerside—Population 2853; buildings, frame, one and two stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 6 chemical hand extinguishers, 4 hose carriages; 500 feet good rubber hose; 1000 feet good cotton; 2 horses; value of apparatus and supplies, \$7000; membership 60, paid; annual expenses, \$500; bell alarm. W. S. Green.

WATER SUPPLY—Wells and 2 tanks. J. Gourlie, Town Clerk.

PROVINCE OF QUEBEC.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

Aylmer, Ottawa—Population 2000; buildings, frame, stone and brick, two stories; wooden roofs permitted; department consists of 1 hand engine; membership 40, volunteers; bell alarm. J. Beauchamp.

WATER SUPPLY—Wells and river. W. R. Kenney, Town Clerk.

Beauport—Population *1200; fire department consists of 1 steam engine, 2 horse-power engines, 1 hook and ladder truck, 6 hose carriages; 1500 feet of cotton and rubber hose; no organized brigade.

WATER SUPPLY—Inexhaustible cisterns.

Coaticook, Stanstead Co., population *3200; buildings, wood, two stories; wooden roofs; department consists of 1 steamer, 1 hand engine, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet good cotton hose, 500 poor; 400 poor leather; value of apparatus and supplies, \$5000; 32 volunteer members; expenses in 1887, \$300; bell, telephone and whistle alarm. W. B. Morgan.

WATER SUPPLY—Gravity pressure; 1 reservoir; 4 miles street mains; 4 hydrants; pressure, 100 pounds. Samuel Mayle, Otis Thurlieff.

Cote St. Louis—Population *2000; area, 300 acres; fire limit, 50 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone, three stories; shingle roofs permitted; dwellings, stone, two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; 3100 feet rubber hose, 1000 feet cotton, 1500 feet linen, good; 3 horses; value of apparatus and supplies, \$5000; building, \$12,000; membership 10, full paid; annual expenses, \$900. Chief elected by council. L. Turcot.

WATER SUPPLY—6 cisterns, supplied by springs, and 3 plugs. C. M. R. Prenoveau.

Cote St. Paul—Population 1500; area, 640 acres; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 hose carriage, 2 hand chemicals; 800 feet linen hose; 550 feet leather; value of apparatus and sup-

plies, \$2000; membership 44, volunteers; bell alarm. Chief elected by members. J. A. Dunn.

WATER SUPPLY—Canal and wells. A. D. Aubry, Town Clerk.

Danville—Population *1000; 1 hand engine; 1 hose carriage; 500 feet good leather hose; 300 rubber, good; volunteer department. R. Johnson.

WATER SUPPLY—Stream.

Hull—Population *13,000; 1 steam engine; 1 hand engine; 7 hose carriages; 3500 feet rubber hose, 1000 cotton, good; 1 paid and 2 volunteer brigades. Ludger Genest.

WATER SUPPLY—Water-works; 1 tank, capacity, 60,000 gallons; steam pumps; 36 hydrants; pressure, 95 pounds. Joseph Paris, J. O. Laferrriere.

Iberville—Population 1847; buildings, frame and brick, two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet new cotton hose; value of apparatus and supplies (including water-works), \$35,000; membership 60, volunteers; steam gong alarm.

WATER SUPPLY—2 steam pumps, working capacity 6000 gallons per minute; direct system; 5½ miles of mains; 35 hydrants; pressure, 125 pounds. G. N. Millan.

Report of 1887.

Joliette, Joliette Co., population 3500; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; dwellings, brick and frame, one and two stories; department consists of 1 steam engine, 12 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 600 feet rubber hose, good; 50 poor; 1500 feet linen, good; 1000 feet cotton, good; 1 horse owned, 3 used; value of apparatus, \$6500; 2 buildings owned, value \$8000; membership 9, 7 full paid, 2 part paid; annual expenses, \$2250; bell alarm. Chief elected by council. J. O. Breault.

WATER SUPPLY—Water-works; direct pumping system; 4 miles street mains, diameter 3 to 8 inches; 31 hydrants; pressure, 90 pounds; annual expenses of water department, \$1050. P. Laforest, C. G. H. Beaudoin.

PROVINCE OF QUEBEC—Continued.

Lachine—Population *2800; area, 1340 acres; fire limit, same; mercantile buildings, brick and wood, one and two stories; department consists of 1 steam engine, 3 engines owned by factories, 2 hose carriages; siamese couplings used; 1000 feet leather hose, good; 700 feet canvas; 2 horses; value of apparatus and supplies, \$4400; 1 building owned, value \$1800; membership 16, part paid; annual expenses, \$751; bell alarm. Chief elected by council. J. Jolly.

WATER SUPPLY—River and canal. H. Robert, Town Clerk.

Laprairie—Population *1600; fire department consists of 1 steam engine, 2 hose carriages, 1 ladder wagon; 500 feet rubber hose, fair; 500 linen, fair; 500 cotton, new; membership 50, volunteers. Cant. Bisailon.

WATER SUPPLY—River and cisterns, supplied by aqueduct.

Lennoxville—Population 900; 1 hand engine; 3 hose carriages; 750 feet good rubber hose; 500 feet canvas hose, poor; no organized department.

WATER SUPPLY—River and cisterns. W. H. Abbott, Town Clerk.

Levis—Population *8000; department consists of 3 steam engines, 5 hand engines (3 private), 7 hose carriages; 2500 feet rubber hose, good; 2800 cotton, good; 900 cotton, poor; 7 horses; paid department. G. Denis.

WATER SUPPLY—River and cisterns. F. Roy, Town Clerk.

Longueuil—Population 3000; good rubber hose; 10 firemen hired.

WATER SUPPLY—Water-works; direct system; 7 miles of mains; 39 hydrants; 100 pounds pressure. Report of 1887.

Montreal—Population *200,000; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, three to seven stories; wood and brick dwellings, two and three stories; department consists of 5 steam engines, 2 hand engines (not in use), 1 chemical engine (not in use), 28 chemical hand extinguishers, 5 hook and ladder trucks, 14 hose carriages, 1 salvage wagon; 19,500 feet good hose; 40 horses; 14 stations; 100 members, full paid; annual expenses, \$54,000; telegraph alarm, 110 street boxes. Chief elected by fire committee, confirmed by council; salvage corps supported by insurance companies and city, 5 members. Wm. Patton.

WATER SUPPLY—River; 2 reservoirs, 36,500,000 gallons capacity, supplied by steam pump; gravity system; 149 miles street mains; diameter, 4 to 30 inches; 1049 hydrants; pressure, 30 to 110 pounds; annual expenses of water department, \$442,000. Louis Lesage, Chas. Glackmyre.

Quebec—Population *65,000; area, 309 acres; fireworks ordinance; causes of fires investigated; stone and brick buildings, three to four stories; department consists of 5 steam engines, 1 fire escape, 6 chemical hand extinguishers, a hook and ladder trucks, 15 hose carriages; siamese couplings used; 11,000 feet good cotton hose; 14 horses; value of apparatus, \$25,000; 6 buildings owned, value \$25,000; 46 full paid members; annual expenses, \$28,000; fire alarm telegraph, 62 street boxes. Chief elected by council. P. Dorval.

WATER SUPPLY—Water-works; gravity pressure; 6 cisterns, capacity 476,000 gallons daily, 10,000,000 of gallons daily in addition to supply in cisterns; 9 miles street mains, diameter 4 to 30 inches; 230 hydrants; pressure, 45 to 120 pounds; annual expenses of water department, \$6000. P. Dorval, L. A. Cameron.

Richmond—Population *2500; 1 hand engine; 2 hose carriages; 900 feet of new hose; ladders,

buckets, etc; 21 men; electric alarm. Henry Desaulniers.

WATER SUPPLY—Cisterns; hydrants. F. H. St. Lavrant, C. N. Desaulniers.

Rimouski—Population 1417; frame and brick buildings, one and two stories; wooden roofs permitted; department consists of 1 hand engine; membership, 3 councillors. S. F. Allard.

WATER SUPPLY—Wells; 2 reservoirs; windmill at reservoir; gravity; $\frac{1}{4}$ mile of mains. F. J. Couture, Town Clerk.

Sherbrooke—Population 8824; buildings, frame and brick, one and a half to three stories; wooden roofs permitted; department consists of two steam engines, 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 1500 feet good rubber hose, 150 poor; 250 feet linen, good; 9 horses; value of apparatus and supplies, \$15,000; membership 25, 12 paid full time, 14 part time; 8 horses; annual expenses, \$6054; telegraph and telephone alarm, 91 street boxes. R. Davidson.

WATER SUPPLY—Water-works; 7 reservoirs, capacity 30,000 gallons; gravity system; 8 miles of mains; 50 hydrants; pressure, 45 to 110 pounds. A. Sangster, W. Griffith.

St. Henri, Hochelaga Co.; area, 413 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, two stories; shingle roofs permitted; dwellings, brick, two and a half stories; department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2500 feet rubber hose, good; 2000 feet poor; 1500 cotton hose, good; 500 feet poor; 500 linen, good; 500 feet new hose; 3 horses; value of apparatus and supplies, \$8000; buildings, \$25,000; membership 6, full paid; annual expenses, \$5000; fire alarm telegraph, 31 street boxes. Chief elected by corporation. Z. B. noit.

WATER SUPPLY—Water-works; direct pumping system, capacity 2,000,000 gallons daily; river, 8 miles of street mains, diameter 4 to 10 inches; 36 hydrants; pressure, 80 pounds; annual expenses of department, \$10,000. Chas. Berger & Co., A. De Seve, Jr.

St. Hyacinthe—Population *9000; 2 steam engines, 4 hand chemicals, 1 hook and ladder truck, 9 hose carriages; 2700 feet rubber hose, 2000 feet linen, 500 feet leather, all good; 30 men, volunteers; electric alarm, 15 boxes. Leon Plantondon.

WATER SUPPLY—Direct system; capable of throwing 15 streams height of 80 feet; 39 hydrants; 3 pumps. M. A. Connell, J. O. Geurtin.

St. Jean Baptiste—See Montreal.

St. Johns—Population *5000; 1 steam engine; 1 hook and ladder truck; 7 hose carriages; 5000 feet good hose; 60 volunteers, also paid brigade, 20 men. P. Sylvester.

WATER SUPPLY—Water-works; direct system; 12 miles mains; 48 hydrants. L. Molleur, Z. R. Hamel.

St. Sauveur—Population *14,000; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 2400 feet rubber hose, leather poor; 225 volunteer members; bell alarm.

WATER SUPPLY—Cisterns. Report of 1887.

Sorel—Population 7500; buildings, frame and brick, two to four stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet of good cotton and linen hose; value of apparatus and supplies, \$1800; 50 volunteer members, 2 paid full time; annual expenses, \$600; 2 fire alarm stations.

WATER SUPPLY—Water-works; direct system;

11 miles of mains; 50 hydrants; pressure, 120 pounds. M. C. Blais.

Report of 1887.

Terrebonne—Population 2050; 2 hand engines; 1 chemical engine; 6 chemical extinguishers; 3000 feet of hose; 21 men. C. Archambault.

WATER SUPPLY—Springs.

Three Rivers—Population 9200; area, 3696 acres; fire limit, 588 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, brick, wood and stone, two stories; department consists of 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 500 feet good rubber hose; 800 feet cotton, 1100 feet good leather; 3 horses; value of apparatus and supplies, \$8000; 4 buildings owned, value \$8000; membership 8, full paid; annual expenses, \$3500; telegraph alarm, 7 street boxes. Chief elected by council.

WATER SUPPLY—Direct pumping system; 12 miles street mains, diameter 4 to 9 inches; 54 hydrants; pressure, 110 pounds. C. Z. Harnel.

Report of 1886.

Valleyfield—Population *5370; 1 hand engine; 1 steamer; 2 hose carriages; 600 feet rubber hose; 500 feet leather; 1100 feet linen.

WATER SUPPLY—Water-works; 40 hydrants. Report of 1887.

Vandrenil, Vandrenil Co., population 1000; buildings, frame, one and a half stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; ladders; 100 feet good cotton hose; 75 feet good leather; bell alarm.

WATER SUPPLY—Wells; 1 reservoir; direct system; 4 hydrants. Report of 1887.

Waterloo—Population *2500; 1 hook and ladder truck; 6 chemical extinguishers. Report of 1887.

The following places have no fire protection: Beaufort, population *1200. Bedford, population 1000. Bryson, population 1603. Fox River, population 1000. Gatineau, population 1460. Kingsey, population 3000. La Beauce, population 1000. Lauzon, 3556. Murray Bay, population *2000. Nelsonville, population 1000. Preneville, population 1200. Shawville, population 1827. St. Raymond, population 1600. Stanford, Arthabaska Co., 3500. Stockwell, population 1200.

FIRE DEPARTMENT ADDENDA.

The following reports and corrections were received too late to be incorporated in their consecutive order.

The names of individuals placed at the end of the several paragraphs are those of the gentlemen in charge of the department referred to in the paragraph, whether chief engineer of the fire department or the person in charge of the water-works, by whatever title he may be recognized. Where a third name is mentioned it is that of the city or town clerk, to whom communications can often be successfully addressed in reference to public work of any kind.

COLORADO.

Colorado Springs, El Paso Co., population *6500; area, 3200 acres; fire limit, 40 acres; mercantile buildings, stone and brick, one to three stories; dwellings, wood, stone and brick, one to three stories; department consists of 1 hook and ladder truck, 4 hose carriages; 4800 feet good cotton hose; 500 rubber; value of apparatus and supplies, \$10,000; 1 building owned by city, value \$13,000; membership 160, 2 paid, 158 volunteers; expenses in 1887, \$3000; bell alarm; 3 electric alarm boxes. Chief elected by department and confirmed by council. A. G. Draper.

WATER SUPPLY—Reservoirs; gravity system; 10 miles street mains and supply pipes; diameter, 3 to 16 inches; 40 hydrants; pressure, 85 pounds. E. W. Frost, H. C. McCreery.

KANSAS.

Kansas City, Wyandotte Co. (including Wyandotte, Armstrong and Armourdale), population *40,000; fireworks ordinance; mercantile buildings, brick and frame, one to five stories; tin roofs; dwellings, wood, outside of fire limits, two stories; department consists of 1 hook and ladder truck, 7 hose carts; 6000 feet hose; value of apparatus, etc., \$15,000; 33 paid men, 18 volunteers; 8 horses; telephone alarm; 4 private fire companies, with apparatus. Chief appointed by Mayor. J. K. Paul.

WATER SUPPLY—Water-works; pumps to stand-pipe; 20 miles of street mains; 175 hydrants; pressure, 100 pounds. J. J. Moffatt, Town Clerk.

INDIANA.

Lafayette, Tippecanoe Co., population *20,000; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 4 hose carriages; 1200 feet cotton hose; 5700 feet good rubber hose; 3000 feet poor rubber; fire alarm telegraph, 26 street boxes; also telephone; 13 men paid full time, 6 men paid part time; 13 horses. G. A. Kensinger.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 5,000,000 gallons capacity; 225 feet elevation; 21 miles of street mains; 199 hydrants; 31 cisterns. J. Barnet, J. Fletemeyer.

La Porte, La Porte Co., population *10,000; 1 chemical extinguisher; 1 hook and ladder truck; 5 hose carriages; 2000 feet good rubber hose; 178 men, volunteers. L. T. Wilhelm.

WATER SUPPLY—Water-works; direct pressure; 2,000,000 gallons capacity; 8 miles of mains; 96 hydrants. G. H. Story.

IOWA.

Lansing, Allamakee Co., population 12793; fireworks ordinance; mercantile buildings, brick and stone, two and three stories; dwellings, wood, two and three stories; department consists of 4 hand engines, 1 hook and ladder truck, 3 hose carriages, 3 fire boats; 1000 feet good rubber hose; value of apparatus and supplies, \$5200; membership 40, all volunteers; annual expenses,

IOWA—Continued.

\$50; bell alarm. Chief elected by company. H. Webber.

WATER SUPPLY—Water-works; 2 artesian wells; 2 miles street mains, diameter 3 to 6 inches; 7 hydrants; pressure, great; annual expenses of water department, \$250. E. Boeckh, N. A. Nelson.

MAINE.

Fort Fairfield, Aroostook Co., population 2807; 1 engine; 1 hose cart; 750 feet good hose. J. H. Watt.

WATER SUPPLY—River; 20 cisterns; 2 creeks; 1 large reservoir; small water-works. S. E. Jewett, H. N. Goodhue.

Kennebunk, York Co., population *2882; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1300 feet good cotton hose; 60 men, volunteers. E. H. Gaddas.

WATER SUPPLY—River; brook; 3 cisterns; 4 hydrants; 1900 feet of mains; pumps. W. L. Dane, Town Clerk.

MASSACHUSETTS.

Brookline, Norfolk Co., population *9700; 1 steam engine; 1 chemical extinguisher; 1 hook and ladder truck; 3 hose carriages; 6000 feet good cotton hose; 2000 feet of poor; 6 men paid full time, 55 volunteers; 9 horses; telegraph alarm.

WATER SUPPLY—Water-works; direct and gravity pressure; 1 reservoir; stand-pipe, 2,000,000 gallons capacity; 40 miles of street mains and supply pipes; 215 hydrants.

Royalston, Worcester Co., population 11153; frame buildings; 1 hand engine with 600 feet hose; 400 feet hose; fire pump. A. A. Hyatt.

WATER SUPPLY—River. F. W. Adams, Town Clerk.

Webster, Worcester Co., population 16200; area, 9512 acres; mercantile buildings, wood and brick, two and four stories; shingle roofs permitted; wood dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet good cotton hose; 1600 feet good leather, 700 poor; value of apparatus and supplies, \$26,827; 1 building owned, value \$10,000; 59 volunteer members; annual expenses, \$1800; bell alarm. Chief elected by board of engineers. L. E. Pattison.

WATER SUPPLY—1 reservoir, supplied by pumping, capacity 8000 gallons; 1 cistern, filled from hydrant; gravity system; 2½ miles street mains and supply pipes, diameter 4 to 6 inches; 27 hydrants; pressure, 100 to 120 pounds; annual expenses of water department, \$525. Thos. K. Bates, E. P. Carter.

MICHIGAN.

Central Mine, Keweenaw Co., population 1300; frame buildings, one and a half and two stories; wooden roofs permitted; 500 feet of hose; 400 volunteers; whistle alarm. J. Dunstan.

WATER SUPPLY—4 reservoirs; gravity pressure;

800 feet of supply pipes; 3 hydrants; pressure, 150 pounds.

Escanaba, Delta Co., population *7500; fire-works ordinance; mercantile buildings, wood and brick, two stories; shingle roofs permitted; dwellings, one and a half and two stories; department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3000 feet good hose, 500 feet poor; value of apparatus and supplies, \$9000; 1 building owned, value \$3000; 32 volunteer members; annual expenses, \$2000; bell alarm. Chief elected by Mayor, confirmed by council. James Folan.

WATER SUPPLY—Water-works; 2 pumps, capacity 2,300,000 gallons daily; diameter of main, 10 inches; 8 miles of mains; 70 hydrants. P. H. Tormey.

NEW JERSEY.

Elizabeth City, N. J., has recently added to its fire department 1 steam fire engine, 2 hose carts, 1000 feet cotton fabric hose.

NEW YORK.

Maspoth—1 steam fire engine.

OHIO.

Cedarville—1 steam fire engine; 1 hand engine; 2 hose carts; 1000 feet hose.

PENNSYLVANIA.

East York (Pricetown)—1 steam fire engine; 800 feet hose.

Sunbury, Northumberland Co., population *8500; area, 1280 acres; fireworks ordinance; causes of fires investigated; brick and wood buildings, two to three stories; shingle roofs permitted; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3500 feet good cotton hose; 2 horses; value of apparatus and supplies, \$12,000; 3 buildings owned, value \$16,000; 300 volunteer members; annual expenses, \$1500; bell alarm. Chief elected by citizens.

WATER SUPPLY—River; gravity system; 11 miles of mains; 40 hydrants; pressure, 56 pounds. W. H. Rohrbach, L. D. Haupt.

WISCONSIN.

Alma, Buffalo Co., population *1700; 1 hook and ladder truck; 1 hand pump. M. Meuli.

WATER SUPPLY—River. J. White, Town Clerk.

ONTARIO.

Louisville—Population 100; wood buildings, one and two stories; department consists of 1 hand engine, 2 hose carriages; 400 feet good cotton hose, 500 feet poor; bell alarm.

WATER SUPPLY—Water-works; 3 miles mains; 20 hydrants; pressure, 75 to 100 pounds. R. Lambert, A. Telicault.

NORWICH UNION FIRE INSURANCE SOCIETY, ENGLAND.

ESTABLISHED A. D. 1797.

FIRE INSURANCE EXCLUSIVELY.

UNITED STATES TRUSTEES.

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J. A. HEWLETT, Esq.....of Hewlett & Torrance.
A. W. HARD, Esq.....of Hard & Rand.

Head Office for the United States, No 67 Wall Street, N. Y.

J. MONTGOMERY HARR, Resident Manager.

ORGANIZED 1857.

AMERICAN Fire Insurance Company OF NEW YORK.

*No. 146 Broadway, ^{Mutual Life}
Old Building, New York.*

Cash Capital,	\$400,000
Unearned Premiums and other Liabilities,	276,918
Net Surplus, January 1, 1888,	610,794
Total Assets,	\$1,287,712

DAVID ADEE, PRESIDENT.

SILAS P. WOOD, Manager of Agencies.

W. H. CROLIUS, Secretary.

C. P. PIERCE, Asst. Secretary.

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ROYAL Fire Insurance Company OF LIVERPOOL, ENGLAND.

Head Office Metropolitan District, 50 Wall St., New York.

STATEMENT OF THE UNITED STATES BRANCH, JANUARY 1, 1888.

ASSETS.

U. S. Government Bonds, market value.....	\$1,335,165.00
Real Estate.....	1,800,704.04
Cash in Bank.....	160,116.09
Accrued Interest	34,468.32
Uncollected Premiums.....	326,466.05
Other Assets.....	1,188,275.05

\$4,845,194.55

LIABILITIES.

Unpaid Losses, Unearned Premiums and other Liabilities.....	\$2,709,322.93
Surplus.....	2,135,871.62

BOARD OF MANAGEMENT—J. D. Vermilye, Osgood Welsh, J. H. Inman, Henry Parish,
Gustav Schwab, Frederick D. Tappen.

E. F. BEDDALL, Manager,

WM. W. HENSHAW, Ass't Manager.

HOME

INSURANCE COMPANY

OF NEW YORK,

OFFICE, 119 BROADWAY.

SIXTY-NINTH SEMI-ANNUAL STATEMENT.

JANUARY, 1888.

CASH CAPITAL ,	\$3,000,000.00
Reserve Premium Fund	3,274,761.00
Reserve for Unpaid Losses, Claims and Taxes	400,118.80
Reserve for Sinking Fund	10,612.06
Net Surplus	1,375,690.75
CASH ASSETS	\$8,061,182.61

SUMMARY OF ASSETS:

Cash in Banks	\$189,913.06
Bonds and Mortgages, being first lien on Real Estate.....	621,300.00
United States Stocks (market value).....	2,651,900.00
Bank and Railroad Stocks and Bonds (market value).....	2,036,567.50
State and City Bonds (market value).....	226,000.00
Loans on Stocks, payable on demand.....	605,750.00
Interest due and accrued on 1st January, 1888.....	38,251.57
Premiums uncollected and in hands of Agents.....	341,532.89
Real Estate.....	1,349,967.59
TOTAL	\$8,061,182.61

DIRECTORS:

Isaac H. Frothingham,
Alfred S. Barnes,
Levi P. Morton,
Henry A. Hurlbut,
William Sturgis,
Charles J. Martin,

John R. Ford,
Wm. R. Fosdick,
Wm. H. Townsend,
Oliver S. Carter,
Henry M. Taber,
D. A. Heald,

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Edmund F. Holbrook,
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—THE—

UNITED STATES LIFE INSURANCE COMPANY

IN THE CITY OF NEW YORK.

(ORGANIZED IN 1850.)

Nos. 261, 262 AND 263 BROADWAY, NEW YORK.

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C. P. FRALEIGH, Secretary.

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E. LITCHFIELD.....Manager for the United States.

GEORGE PRITCHARD.....Sub-Manager for the United States.

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W. G. FERGUSON.....	Chicago.
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HUTSON LEE.....	Charleston, S. C.
S. O. COTTON & BROS.....	Houston, Tex.
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FROM WHOM ALL INFORMATION AS TO THE COMPANY MAY BE OBTAINED.

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Liverpool & London & Globe Ins. Co.

ESTABLISHED 1836. ENTERED U. S. 1848.

STATEMENT OF UNITED STATES BRANCH, January 1st, 1888.

ASSETS.

Real Estate.....	\$1,450,000.00
Loans on Bond and Mortgage.....	1,799,413.27
U. S. Government Four Per Cent. Bonds.....	1,984,500.00
State and City Bonds.....	345,600.00
Cash in Banks.....	699,124.73
Other Admitted Assets.....	514,937.82

\$6,793,575.82

LIABILITIES.

Unearned Premiums.....	\$2,800,433.64
Unadjusted Losses.....	355,717.53
Perpetual Policy Liability.....	332,650.84
All other Liabilities.....	263,436.09

Surplus, \$3,041,337.72

\$6,793,575.82

Total Fire Losses Paid in the United States, - - \$42,000,000.00.

DIRECTORS IN NEW YORK.

Chairman—ROBERT B. MINTURN,
ALEXANDER HAMILTON,
CHARLES H. MARSHALL,
ANSON PHELPS STOKES,
JOHN A. STEWART,
J. E. PULSFORD.
Resident Manager—HENRY W. EATON,
Deputy Manager—GEO. W. HOYT.

SUN FIRE OFFICE

ESTABLISHED 1710.

LONDON, ENGLAND.

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Insurance Company of New York.

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MUTUAL LIFE
INSURANCE COMPANY
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RICHARD A. McCURDY, - - - President.

ASSETS OVER \$118,000,000.

ISSUES EVERY DESIRABLE FORM OF POLICY.

It has Paid Members since its Organization over \$257,000,000.

**Its NEW Distribution Policy is the most liberal ever
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The following figures show the growth of the Assets of the
Mutual Life Insurance Company of New York

FROM 1845 TO 1888,

Reckoning a period of every ten years from 1845:

1845	-	-	-	-	-	\$97,490.34
1855	-	-	-	-	-	2,850,077.56
1865	-	-	-	-	-	12,235,407.86
1875	-	-	-	-	-	72,446,970.06
1885	-	-	-	-	-	103,876,178.51
January 1, 1886	-	-	-	-	-	108,908,967.51
" 1, 1887	-	-	-	-	-	114,181,963.24
" 1, 1888	-	-	-	-	-	118,806,851.88

QUEEN

INSURANCE COMPANY.

OFFICE FOR New York, New Jersey, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Pennsylvania, Maryland, Delaware and District of Columbia, 60 Wall Street, New York.

OFFICE FOR Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, Colorado, Missouri, Ohio, West Virginia, Wisconsin, Montana, Wyoming, Dakota and New Mexico, 173 La Salle Street, Chicago.

OFFICE FOR Kentucky, Tennessee, Virginia, North Carolina, South Carolina, Georgia, Louisiana, Texas, Florida, Alabama, Mississippi and Arkansas, Louisville, Ky.

— THE —

MUTUAL BENEFIT

LIFE INSURANCE COMPANY,

NEWARK, N. J.

AMZI DODD, - - - - President.

ASSETS (Market Values), Jan. 1, 1888,	-	-	-	-	\$42,111,233.33
LIABILITIES (4 per cent. Reserve),	-	-	-	-	39,283,484.33
SURPLUS,	-	-	-	-	2,827,749.00
SURPLUS, by former New York Standard (discontinued this year),	-	-	-	-	5,623,762.76

POLICIES ABSOLUTELY NON-FORFEITABLE AFTER SECOND YEAR.

IN CASE OF LAPSE the Policy is CONTINUED IN FORCE as long as its value will pay for; or, if preferred, a Paid-up Policy for its full value is issued in exchange.

After the second year, Policies are INCONTESTABLE, except as against intentional fraud; *and all restrictions as to residence, travel or occupation are removed.*

CASH LOANS are made to the extent of 50 per cent of the reserve value, where valid assignments of the Policies can be made as collateral security.

Losses paid immediately upon completion and approval of proofs.

PHOENIX

Assurance Company

== OF LONDON. ==

ESTABLISHED 1782.

FIRE INSURANCE ONLY.

Losses Paid, over \$80,000,000

HEAD OFFICE FOR THE UNITED STATES:

No. 67 Wall Street, New York City.

A. D. IRVING, MANAGER.

E. B. CLARK, ASSISTANT MANAGER.



SURETY ON BONDS.

AMERICAN SURETY COMPANY,

160 BROADWAY, NEW YORK.

CASH CAPITAL, - - - - \$1,000,000.

RICHARD A. ELMER, Pres.

HENRY D. LYMAN, Vice-Pres.

Statement, December 31st, 1897:

RESOURCES (Including Capital, \$1,000,000) \$1,288,777.58.

LIABILITIES (Including Reserve, \$128,411.74) 181,616.81.

BONDSMEN SUPERSEDED. Bonds guaranteeing the honesty of Officers and Employees of Banks, Railway, Express, Telegraph and Telephone Companies, other Corporations and Business Houses.

This Company will act as surety on Bonds required in the Courts.

RESIDENT TRUSTEES, NEW YORK.—Wm. A. Wheelock, John H. Inman, Wm. B. Leonard, John J. Knox, F. W. Vanderbilt, Cornelius N. Bliss, Henry H. Cook, Wm. B. Kendall, Henry B. Plant, Thos. C. Platt, Wm. Dowd, J. D. Ripley, E. K. Sibley, C. L. Tiffany, E. F. Browning, J. W. Pinchot, Geo. F. Victor, L. W. Winchester, W. S. Gurnee, James A. Hayden, John J. McCook, M. W. Cooper, Richard A. Elmer, C. H. Ludington, H. D. Lyman.

RESIDENT TRUSTEES, BOSTON.—Theo. N. Vail, Leopold Morse, John P. Spaulding.

RESIDENT TRUSTEES, PHILADELPHIA.—Henry D. Welsh, Charles J. Harrah, George W. Blabon, Daniel M. Fox, John N. Hutchinson.

RESIDENT TRUSTEES, CHICAGO.—George M. Pullman, John de Koven, Thos. S. Kirkwood, Jesse Spaulding.

PRINCIPAL AGENCIES:

Sweet & Tidball, Managers.....	205 La Salle Street, Chicago.
Theo. P. Farrell, Agent.....	Bullitt Building, Philadelphia.
Henry P. Coffin, Agent.....	40 Water Street, Boston.
W. T. Shackelford, Agent.....	Post-Office Avenue and 2d Street, Baltimore.
George W. Manning, Manager and Inspector.....	N. W. corner 3d and Pine Streets, St. Louis.
M. B. Ewing, Agent.....	64 W. 3d Street, Cincinnati.
F. Stancliffe, Chief Agent for Canada.....	British Empire Building, Montreal.
Alexander Dixon, Manager.....	37 Adelaide Street East, Toronto.
Homer E. Osborn, Agent.....	510 California Street, San Francisco.
Bingham & Douglass, Agents.....	Corner Bank and Superior Streets, Cleveland.
A. C. Lindsay, Agent.....	93 Griswold Street, Detroit.
Jas. E. Stevenson, Agent.....	94 Fourth Avenue, Pittsburgh.
Richard E. Comstock, Attorney and Agent.....	27 Custom House Street, Providence.
Ira B. Jackson, Agent.....	Patterson & Thomas Block, Deane.
J. D. Sutton, Agent.....	129 W. 6th Street, Kansas City.
D. V. Sholes, Agent.....	Corner 15th and Farnham Streets, Omaha.

PENN MUTUAL

LIFE INSURANCE COMPANY,

921 Chestnut Street, Philadelphia.

INCORPORATED 1847.

ASSETS, - \$13,200,000.

PURELY MUTUAL

Dividends made Annually, reducing the payments the second year. Policies non-forfeitable and incontestable.

EDWARD M. NEEDLES, President.

H. S. STEPHENS, Vice-President.

HENRY C. BROWN, Sec'y and Treas.

JESSE J. BARKER, Actuary.

E. DeFOREST, General Agent,

18 Park Row, - - - New York.

THE

LIBERTY

INSURANCE COMPANY.

Cash Capital, - \$1,000,000

OFFICE

120 BROADWAY, NEW YORK.

FIRE INSURANCE EXCLUSIVELY.

WEED & KENNEDY,

MANAGERS.

— THE —

INSURANCE * COMPANY

OF

NORTH AMERICA.

OLDEST
STOCK FIRE INSURANCE COMPANY IN THE
UNITED STATES.

Commenced Business as an Association, 1792.

Incorporated, 1794.

Capital Stock,	\$3,000,000.00
Reserved for Reinsurance,	2,620,072.16
Reserve for Unadjusted Losses and other Liabilities,	412,027.87
Surplus over all Liabilities,	2,404,490.93
Total Assets, January 1, 1888,	<u>\$8,436,590.96</u>

SPECIAL FEATURES OF THIS COMPANY ARE:

SECURITY.

Nearly Nine Million Dollars of Assets.

LIBERALITY.

Average Loss Payments exceed Six Thousand Five Hundred Dollars for Every Day in the Year.

PROMPTNESS.

Losses Adjusted and Paid without Delay.

PROGRESSIVENESS.

All Desirable Forms of Policies Issued.

\$58,998,099.00 Losses Paid since Organization.

CHARLES PLATT, PRESIDENT.

T. CHARLTON HENRY, Vice-President.
GREVILLE E. FRYER, Secretary.

WM. A. PLATT, Second Vice-President.
EUGENE L. ELLISON, Ass't Secretary.

FIRE INSURANCE—TERM AND PERPETUAL

Spring Garden Insurance Co.

431 WALNUT STREET, PHILADELPHIA, PA.

ORGANIZED, - - 1835.

Capital.....	\$400,000.00
Reserve.....	517,562.11
Surplus.....	370,690.11
Assets, January 1, 1888.....	\$1,288,252.22
Losses paid since organization.....	\$2,071,737.48
Dividends paid since organization.....	1,417,215.00

OFFICERS.**NELSON F. EVANS, President. JACOB E. PETERSON, Secretary.****BOARD OF DIRECTORS.**

Nelson F. Evans,	S. Fisher Corlies,	Francis W. Kennedy,	Charles Roberts,
W. G. Warden,	Jesse Lee,	Samuel B. Huey,	Stephen A. Caldwell
John Graeff,	George W. Hall,	George D. Krumbhaar,	

1829.

CHARTER PERPETUAL.

1888.

Motto of Benjamin Franklin: "When 'tis fair, be sure and take your great-coat with you."

FRANKLIN

Fire Insurance Company

OF PHILADELPHIA.

Capital....	\$400,000.00
Insurance Reserve.....	1,783,596.12
Unpaid Losses and Dividends.....	34,266.20
Net Surplus.....	963,386.25
Total Assets (January 1, 1888).....	\$3,181,248.55

AGENCY DEPARTMENT—GEORGE F. REGER, Manager.

Pennsylvania State Agency.....	THOMPSON DERR & BRO., General Agents, Wilkesbarre
Branch Office, New York City.....	GEORGE M. COIT, Agent, No. 158 Broadway.

OFFICERS.

JAS W. McALLISTER, President.
EZRA T. CRESSON, Secretary.

FRANCIS P. STEEL, Vice-President.
SAMUEL W. KAY, Assistant Secretary.

THE AMERICAN FIRE INSURANCE COMPANY.

INCORPORATED 1810.

CHARTER PERPETUAL.



OFFICE: COMPANY'S BUILDING,

Nos. 308 AND 310 WALNUT STREET, PHILADELPHIA.

CASH CAPITAL.....	\$500,000.00
Reserve for Reinsurance and all other Claims.....	1,490,378.83
Surplus over all Liabilities.....	411,677.28

TOTAL ASSETS, April 1st, 1888..... \$2,401,956.11

Having a Paid-up Capital Stock and Net Surplus invested in sound and available securities, THE AMERICAN FIRE insures Dwellings and Furniture, Stores, Merchandise, and generally all other first-class risks. All losses liberally and promptly adjusted.

DIRECTORS.

Thos. H. Montgomery,
John T. Lewis,
Israel Morris,

Pemberton S. Hutchinson,
Alexander Biddle,
Charles P. Perot,

Joseph E. Gillingham,
Samuel Welsh, Jr.,
Charles S. Whelan.

THOMAS H. MONTGOMERY, President.

RICHARD MARIS, Secretary.

JAS. B. YOUNG, Actuary.

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

ASSETS, First Month 1st, 1888, - - - - -	\$13,432,548.64
SURPLUS, - - - - -	2,752,285.71

Year.	Amount of Insurance in Force at End of Each Year.	Insurance Assets, Including Capital.	Year.	Amount of Insurance in Force at End of Each Year.	Insurance Assets, Including Capital.
1870	\$9,388,400	\$1,141,496.85	1885	\$45,678,669	\$10,472,202.94
1875	19,479,410	3,093,155.46	1886	50,914,268	11,904,526.90
1880	25,755,451	5,360,031.46	1887	57,137,653	13,432,548.64

The rate of mortality is less than that of any other company, and the dividends arising from that source will be correspondingly larger. The exhaustive report published by the Company, covering an experience of *twenty* years, shows that the number of deaths was one-third less than the number which should have occurred in accordance with the indications of the American Experience Table of Mortality. Such a percentage of gain was never before realized.

AGENTS WANTED.

ORGANIZED IN 1851.

THE
PHŒNIX MUTUAL
 LIFE INSURANCE CO.

OF HARTFORD, CONN.

Assets, over \$10,000,000.00.

Total Payments to Policyholders for Death Claims and Matured Endowments,
 Dividends and Surrendered and Ceased Policies, over \$27,000,000.

A. C. GOODMAN, PRESIDENT.

J. B. BUNCE, VICE-PRESIDENT.

J. M. HOLCOMBE, SECRETARY.

North American
 LIFE ASSURANCE CO.

HEAD OFFICE, - TORONTO, CANADA.

HON. A. MACKENZIE, M. P.,

Ex-Prime Minister of Canada, - - - President.

Vice-Presidents,

HON. A. MORRIS, JOHN L. BLAIKIE, Esq.

Managing Director,

WM. McCABE, F. I. A., Eng.

FULL GOVERNMENT DEPOSIT.

AMPLE ASSETS, LARGE SURPLUS,

Liberal Policy Contracts.

Indisputable after three years in force. Losses
 paid immediately on approval of proofs of claim.

The Company's plans of Insurance are very
 attractive and easy for an agent to work.

—THE—
NORTH AMERICAN
 Insurance Company
 OF BOSTON, MASS.
 Office, No. 70 State Street:

SILAS PRINCE, President.

EUGENE E. PATRIDGE,
Vice-President.CHARLES E. MACULLAR,
Secretary.

NEW ENGLAND MUTUAL
 LIFE INSURANCE COMPANY,
 POST-OFFICE SQUARE,
 BOSTON, MASS.

ASSETS, Dec. 31, 1887.....\$29,073,430.58
 LIABILITIES.....16,480,082.41

\$12,593,348.16

Life Rate Endowment Policies a special feature.

BENJAMIN F. STEVENS, President.
 JOSEPH M. GIBBENS, Vice-President.
 S. F. TRULL, Secretary.
 WM. B. TURNER, Ass't Secretary.

CITY OF LONDON

Fire Insurance Company,

— LIMITED, —

OF LONDON, ENGLAND

United States Branch Offices,

JOHN C. PAIGE, - RESIDENT MANAGER,

No. 20 Kilby Street, Boston, Mass.

TRUSTEES IN BOSTON FOR THE UNITED STATES:

CHARLES F. CHOATE, Esq., Pres't Old Colony Railroad Co. and Old Colony Steamboat Co. (Fall River Line).
 OLIVER AMES, Esq., Of Messrs. Oliver Ames & Sons.
 REUBEN E. DEMMON, Esq., President Howard National Bank.

THE PEOPLE'S COMPANY.

THE



MUTUAL

LIFE INSURANCE COMPANY

OF BOSTON, MASS.,

Offers to the public all desirable forms of legitimate life insurance, in strict conformity to the conservative requirements of the Statutes of Massachusetts.

STEPHEN H. RHODES, President.

GEORGE B. WOODWARD, Secretary.

HENRY T. CULVER, Supt. of Agents.

New York Office, No. 28 Union Square.

Dwelling House Insurance Co.

OF BOSTON,

REMOVED TO

No. 40 WATER STREET.

CHAS K. NICHOLS, President.

HENRY F. PERKINS, Secretary.

This company insures only dwelling house and household furniture against loss or damage by fire or lightning.

CAPITAL	\$300,000.00
ASSETS, Jan. 1, 1888.....	566,544.00
LIABILITIES, including Capital.....	546,489.00
NET SURPLUS.....	20,122.00
SURPLUS TO POLICYHOLDERS.....	320,122.00

Applications for Agencies in unoccupied territory invited

DIRECTORS.

Augustus Flagg, A. S. Wheeler, John D. W. Joy, Chas. Merriam, Otis Norcross, Thomas P. Beal, Edward A. Strong, Augustus H. Ellis, James D. K. Willis, Charles K. Nichols.

A. D. 1799.

PROVIDENCE WASHINGTON

INSURANCE COMPANY,

PROVIDENCE, R. I.

STATEMENT, JANUARY 1, 1888.

CASH CAPITAL, . . . \$400,000.00

ASSETS.

United States Bonds.....	\$125,500.00
Railroad Bonds.....	89,720.00
Providence and New York Bank Stocks.....	280,788.00
Gas Stocks.....	71,000.00
Railroad Stocks.....	202,047.00
What Cheer Corporation, Office Building.....	130,000.00
Cash in Office and Banks.....	52,762.59
Bills Receivable (for Marine Premiums).....	64,295.13
Due from Agents, Uncollected Premiums, and other Assets.....	100,745.68
	<u>\$1,116,858.70</u>

LIABILITIES.

Unpaid Losses and other Claims against Company.....	\$128,154.71
Reinsurance Reserve.....	449,782.81
Cash Capital.....	400,000.00
Net Surplus	138,921.18
	<u>\$1,116,858.70</u>

J. H. DE WOLF,

PRESIDENT.

J. B. BRANCH,

SECRETARY.

Digitized by **GEO. E. BIXBY,**

ASS'T SECRETARY.

INCORPORATED IN 1865.

VIRGINIA STATE Insurance Company.

Office, 1006 MAIN STREET, - - RICHMOND, VA.

CASH CAPITAL, \$200,000.

DIRECTORS.

THOS. W. McCANCE, Pres.

N. W. BOWE, Vice-Pres.

WM. H. HAXALL,

JAMES ALFRED JONES,

THOMAS ATKINSON,

EDWARD COHEN.

RO. E. RICHARDSON, Sec.

CHAS. K. WILLIS, Ass't Sec.

W. G. MAURY, Solicitor.

ORGANIZED 1832.



RICHMOND.

ASSETS. - \$588,531

HALF CENTURY IN SUCCESSFUL OPERATION.

INSURES AGAINST FIRE AND LIGHTNING.

This old Virginia institution issues a very short and comprehensive policy, free of petty restrictions, and liberal in its terms and conditions.

DIRECTORS.

E. O. NOLTING,
CAPT. GEO. W. ALLEN,
F. T. WILLIS,

E. B. ADDISON,
THOMAS POTTS,
D. O. DAVIS.

W. L. COWARDIN, President.

W. H. MCCARTHY, Secretary.

Millers Mutual

INSURANCE COMPANY

OF WISCONSIN,

De Pere, Wisconsin.

Organized Sept. 9, 1882.

ASSETS,

January 1, 1888, - - \$274,988.86

MILL AND FACTORY INSURANCE.

JOHN SCHUETTE, President.

E. W. ARNDT, Secretary.

EAST TENNESSEE



INSURANCE COMPANY,

—OF—

KNOXVILLE, TENN.

C. J. McCLUNG, President.

C. POWELL, - SECRETARY AND TREASURER.

 **Commenced Business May 1, 1885.** 

CAPITAL STOCK, - \$150,000.00.

DIRECTORS.

C. J. McCLUNG, of Cowan, McClung & Co.

F. L. FISHER, Cashier First National Bank.

R. M. RHEA, of Cowan, McClung & Co.

C. E. LUCKEY, of Luckey & Yoe.

P. J. BRISCOE, of Briscoe, Swepson & Co.

Surplus Lines Solicited on Good Risks.

BY PERMISSION WE REFER TO

IMPORTERS AND TRADERS NATIONAL BANK, NEW YORK.

ORGANIZED JUNE, 1886.

ISLAND HOM
INSURANCE COM.
KNOXVILLE, TENN.

CAPITAL, - \$200,000

C. J. McCLUNG, PRES.

C. POWELL, S

DIRECTORS.

C. J. McCLUNG, of Cowan, McClung & Co.

P. J. BRISCOE, of Briscoe, Swepson & Co.

C. E. LUCKEY, of Luckey & Yoe, Atto

E. E. McMILLAN, of McMillan, Ha

Hon. J. G. ROSE, of Morr

SURPLUS LINES TAKEN ON GOO

BY PERMISSION WE REFER TO

IMPORTERS AND TRADERS NATIONAL

NEW YORK.

KNOXVILLE

FIRE INSURANCE CO.,

KNOXVILLE, TENN.

1888.

Capital Paid Up, - - - - -	\$200,000.00
Reserve Fund, - - - - -	40,000.00
Net Surplus, - - - - -	10,000.00
<hr/>	
Total Cash Assets, - - - - -	\$250,000.00

D. A. CARPENTER, President.

W. W. WOODRUFF, Vice-President.

W. H. SIMMONS, Sec. and Treas.

DIRECTORS.

D. A. CARPENTER,

R. C. JACKSON,

S. B. LUTTRELL,

W. P. WASHBURN,

C. M. McGHEE,

W. W. WOODRUFF,

JOSEPH T. McTEER,

JAMES M. MEEK,

JOHN E. CHAPMAN,

C. M. McCLUNG,

M. L. ROSS.

1876

THE

1888

COMMERCIAL FIRE INSURANCE CO.

OF MONTGOMERY, ALABAMA,

OFFICE, No. 12 COMMERCE STREET.

STATEMENT.

FOR YEAR ENDING MARCH 31, 1888.

ASSETS.

Loans on Collateral and First Mortgages.....	\$117,497.96
Stocks and Bonds.....	7,930.49
Real Estate.....	18,940.00
Cash in Bank and Company's Office.....	28,305.61
Cash in hands of Agents and in course of Collection.....	6,298.04
Personal Accounts and Home Office Premiums in course of Collection.....	3,166.43
Furniture and Fixtures, including Safety Vaults.....	5,648.69
	\$187,917.23

LIABILITIES.

Capital Stock Paid in.....	\$100,000.00
Due Depositors Savings Department.....	51,890.43
Due other Companies and Agents.....	41.89
Due 20 per cent Dividend on Capital.....	10,000.00
Net Surplus.....	26,024.90
	\$187,917.23

OFFICERS:

M. P. LeGRAND, President. W. H. HUBBARD, Secretary. WILLARD M. SWEATT, Asst. Secretary

DIRECTORS:

M. P. LeGRAND. H. C. TOMPKINS. A. M. KENNEDY. J. H. CLISBY. S. C. MARKS. C. W. BUCKLEY.
C. A. LANIER. P. J. ANDERSON. FRANK DUNCAN.

Correspondence invited from Agents and Companies having Surplus Lines to place.

INCORPORATED 1866.

MOBILE INSURANCE COMPANY

OF MOBILE, ALABAMA,

HOME OFFICE, 25 ST. MICHAEL STREET.

CASH CAPITAL, - - - \$125,000.00

STATEMENT, JANUARY 1, 1888.

ASSETS.

Real Estate.....	\$18,250.00
Loans on Mortgages.....	11,574.75
Mobile City Bonds (5000).....	4,050.00
Mobile Wharf Bonds (5000).....	4,500.00
Tennessee Bonds (15,000).....	11,250.00
Chamber of Commerce.....	200.00
Call Loans secured.....	23,055.97
Commercial Paper Discounted.....	48,828.27
Premiums in course of Collection.....	14,082.85
Cash in Bank.....	5,351.00
	\$140,026.74

LIABILITIES.

Capital Stock.....	\$125,000.00
Surplus.....	15,026.74
	\$140,026.74

E. S. PERRYMAN, PRESIDENT.

F. L. GLOVER, SECRETARY.

CRESCENT INSURANCE COMPANY

OF NEW ORLEANS.

Organized on Mutual Plan in 1849. Reorganized as a Stock Company in 1880.

PAID-UP CAPITAL, - \$400,000.00.

This Company has Paid Since its Organization over \$10,500,000 for Losses.

WM. R. LYMAN, Prest. JOSEPH BOWLING, Vice-Prest. CHAS. E. RICE, Sec'y.

DIRECTORS.

JOSEPH BOWLING,
J. J. REISS,
JOSEPH KOHN,
CHAS. H. DOLSEN,
M. GILLIS,
GEO. W. SENTELL,

LUCIEN DELERY,
JAMES T. RODD,
ALFRED MOULTON,
S. C. COULON,
CHAS. E. RICE,
U. MARINONI,

R. F. W. BACHMAN,
CHAS. M. WHITNEY,
W. R. LYMAN,
CHAS. NEWMAN,
D. R. CALDER.

FIREMENS INSURANCE COMPANY,

No. 33 Camp Street,

NEW ORLEANS, LA.

TOTAL ASSETS, - - - - - \$301,223.00

OFFICERS.

I. N. MARKS, President. T. PRUDHOMME, Vice-President. R. H. BENNERS, Secretary.

INSPECTOR.

HERMANN MIESTER.

BOARD OF DIRECTORS.

JACOB ALEXANDER,
LEON BERTOLI
H. H. BIERHORST,
GEORGE LETTSMAN,
JOHN FITZPATRICK,
C. TAYLOR GAUCHE,

CHAS. HEMARD,
ALF. H. ISAACSON,
A. A. MAGINNIS,
I. N. MARKS,
WASH MARKS,
JACOB SCHOEN,

H. ELLERMAN,
T. PRUDHOMME,
A. H. SIEWERD,
OTTO THOMAN,
PETER BLAISE,
JOHN EVERETT.

SOUTHERN INSURANCE COMPANY,

OF NEW ORLEANS, LA.

INCORPORATED NOVEMBER, 20, 1882.

CASH CAPITAL, - - - - \$300,000.00
ASSETS, January 1, 1888, - - - 440,000.00

ERNEST MILTENBERGER, President.

H. GALLY, Vice-President.

SCOTT McGEHEE, Secretary.

DIRECTORS.

H. Gally,	John T. Moore, Jr.,	T. J. Woodward,	H. E. Shropshire,	I. Hershheim,
D. Fatjo,	Adolphe Meyer.	William Mehle,	J. J. Gragard,	R. Beltram,
Leon Joubert,	Joseph David,	Louis Bush,	J. H. Menge.	Henry Lehmann,
M. Schwabacher,	D. A. S. Vaught,	G. P. Harrison,	Richard Milliken,	E. K. Converse,
Frank Roder,	L. Lacassagne,	F. G. Ernst,	Geo. H. Dunbar,	Ernest Miltenberger.

ESTABLISHED - - - 1854.

—THE—

MERCHANTS

MUTUAL INSURANCE COMPANY

OF NEW ORLEANS,

Office, No. 104 Canal Street.

CAPITAL PAID UP, - - - \$600,000.00

This Company does a Fire, Marine and Inland Business.

G. W. NOTT, Secretary.

P. FOURCHY, President.

SURPLUS LINES TAKEN ON FIRST-CLASS HAZARDS.

ESTABLISHED IN 1805.

NEW ORLEANS INS. CO.,

No. 3 CARONDELET STREET, NEW ORLEANS, LA.

CASH CAPITAL, - - \$500,000.

INSURES FIRE RISKS

AT LOWEST CURRENT RATES.

J. TUYES, President. AD. SCHREIBER, Vice-President. JOS. A. HINCKS, Secretary.

DIRECTORS:

THEO. BRIERRE,	EDW. J. BOBET,	H. LAROUSSINI,	C. T. DUGAZON,
D. FATJO,	H. GALLY,	J. W. HINCKS,	P. POUTZ,
GUS. PITOT,	AD. SCHREIBER,	CHS. E. SCHMIDT,	J. TUYES.

- THE -

MOUNTAIN CITY

Fire and Marine Insurance Co.

OF CHATTANOOGA, TENNESSEE.

Authorized Capital, - - \$500,000

Subscribed Capital, - - - 100,000

DIRECTORS:

H. S. CHAMBERLAIN, Pres. Roane Iron Co.
 M. H. CLIFT, Vice-Pres. Soddy Coal Co.
 J. C. GRIFFISS, Capitalist.
 J. A. HART, Pres. Third National Bank.
 J. P. SMARTT, Wholesale Boots and Shoes.
 A. M. JOHNSON, Capitalist.
 H. F. TEMPLE, Furniture Manufacturer.
 W. O. PEEPLES, Wholesale Grocer.
 R. L. WATKINS, Capitalist.

OFFICERS:

JOHN C. GRIFFISS, - - - President.
 JOHN A. HART, - - - Vice-President.
 W. J. COLBURN, Secretary; Office, 15 East 8th Street.

S. H. DUNSCOMB, President.

JOSEPH BRUCE, Vice-President.

J. S. DUNSCOMB, Secretary.

HERNANDO

Insurance Company

OF MEMPHIS, TENN.

DIRECTORS:

S. H. Dunscomb,	L. Hanauer,	W. B. Mallory,
R. L. Cochran,	A. Vaccaro,	N. Fontaine,
J. H. McDavitt,	F. M. Nelson,	Joseph Bruce,
J. R. Pepper,	J. T. Williams,	

THE
MERCHANT
Insurance Company
OF DECATUR, ALAB



Paid-up Capital, - - - \$10

J. W. NELSON, President.

C. PEACHER, Sec

It is a home institution and asks for a fair
best business of the public.

CASH CAPITAL,
\$300,000.00.

ASSETS, JAN. 1, 1888.
\$305,385.10.

CITIZENS INSURANCE COMPANY OF CINCINNATI.

F. X. RENO, - - President.

DIRECTORS.

F. X. Reno, J. G. Isham, Geo. Wilshire,
Geo. Fisher, I. M. Simon, Jos. H. Rhodes,
David Gibson.

JOHN R. HALE, CHAS. F. RUNCK,
Surveyor. Secretary.

Office, No. 82 West Third St.

Fire Insurance Solicited at Current Rates.

1839. CHARTER PERPETUAL. 1888.

CINCINNATI INSURANCE CO.

CHARTERED FEBRUARY, 1829.

CAPITAL, \$50,000 ASSETS, \$245,704.40

Losses Paid in 58 Years, \$1,752,729.15

DIRECTORS:

MATTHEW ADDY, of Matthew Addy & Co.
GEO. W. McALPIN, of The Geo. W. McAlpin Co.
JOSEPH H. ROGERS, 64 W. Third Street.
W. H. HARRISON, Pres. Cincinnati Equitable Ins. Co.
E. G. WEBSTER, 132 W. Seventh Street.
BRIGGS SWIFT, 50 W. Eighth Street.
GARDNER E. PHIPPS, of Gardner Phipps & Co.
PETER RUDOLPH NEFF, Pres. College of Music.
ROBERT B. BOWLER, Office, Carlisle Building.
JNO. F. HAZEN, of The Hazen Co.
THOS. A. WHEEN, of A. S. Wrenn & Sons.
J. W. BILES, of J. W. Biles & Co.
J. BURNET, JR., President.

JACOB BURNET, Jr., President.

L. L. TOWNLY, Secretary. T. EUSEB CLERMENT, Surveyor.

Office, 81 West Third St.

ORGANIZED 1868.

CAPITAL, \$100,000.

FARMERS INSURANCE COMPANY OF CINCINNATI, O.

FIRE AND MARINE

KARL F. BENNDORF, President.

H. F. FINKE, Secretary.

DIRECTORS.

D. B. Bayless, Clifford B. Wright, J. W. Goding,
Jas. Alexander, H. E. Holtzinger, Edgar Stark,
K. F. Benndorf.

ENTERPRISE FIRE AND MARINE INSURANCE CO.,

CINCINNATI, O.

OFFICE IN COMPANY'S BUILDING,

82 West Third Street.

Cash Capital - - - - \$200,000.
Assets, - - - - - \$242,536.
Losses Paid to January 1, 1888 - \$2,892,064.

JAMES W. McCORD, President.

J. C. SHERLOCK, Secretary.

GLOBE

Insurance Company

OF CINCINNATI.

ORGANIZED MARCH 8, 1865.

CAPITAL, - - \$100,000.00.

**FIRE AND INLAND RISKS TAKEN AT
EQUITABLE RATES.**

Office in Co.'s Building, 68 W. 3d St.

BOARD OF DIRECTORS.

S. F. COVINGTON,	HENRY STIX,	H. L. STILES,
HENRY MORGENTHAU,	JAMES CULLEN,	SAM. J. HALE,
JOHN V. MAESCHER,	MILTON GLENN,	LOUIS S. LEVI.

B. T. CLEMONS,	SAMUEL J. HALE,
Secretary.	President.

S. F. COVINGTON,
Vice-Pres't.

ORGANIZED JAN

AUR

Fire Insur

No. 6 WEST E

CINCINNA

CAPITAL, - -
Assets, January 1, 1888,
Losses Paid since Organization,

C. J. KREHBIEL, Pre
FRANK BRE

Agents Wanted in Oh

EUREKA

FIRE and MARINE

INSURANCE COMPANY,

OFFICE,

23 WEST THIRD STREET,

CINCINNATI, O.

DIRECTORS.

GEO. SLIMER,	JAS. D. PARKER,	JOHN E. VELL.
C. M. HOLLOWAY,	A. PFIRNMANN,	JOHN KYLE,
JOHN J. RAIPER,	THOS. SHERLOCK,	JOHN RYAN.

JOHN KYLE, President.

FRANK A. ROTHIER, Secretary.

SEGU

INSURANCE

(Fire and, l.)

Office, 23 WES

CINCINNATI

DIRECT

Thomas Morrison,	A. Pfirrmann,
John Hauck,	John Kyle,
William Means,	James D.

JOHN KYLE, President

FRANK A

CHARTER PERPETUAL, DATED 1837.

MIAMI VALLEY
INSURANCE COMPANY
 OF CINCINNATI.

CASH CAPITAL, - \$100,000.

Office, 79 West Third Street.

WM. HALL, Secretary. JAMES R. MURDOCH, President.

DIRECTORS:

Seth C. Foster,	Jas. R. Murdoch,	Lyness Norton,
W. S. Jones,	E. R. Stearns,	L. H. Greene.

Established A. D. 1832.

FIREMENS
INSURANCE COMPANY
 OF CINCINNATI.

Office: 29 West Third St., Cincinnati, O.

Capital,	- - - - -	\$100,000.00
Surplus, Jan. 1, 1888,	- - -	68,539.83
		<hr/> \$168,539.83

GEORGE McLAUGHLIN, President.

ALBERT CAPELLE, Secretary.

CHARTERED 1888 PERPETUAL.

Merchants and
Manufacturers
INSURANCE COMPANY
OF CINCINNATI.

FIRE AND INLAND.

Capital,	- - -	\$150,000
Assets, Jan. 1, 1888,	- - -	300,100

WM. H. CALVERT, President.

ED. C. HARDING, Secretary.

DIRECTORS:

Robert Hosea,	Richard Dymond,	B. B. Whitman.
Henry Muhlhauser	Wm. Henry Davis,	Robert Allen.
Gardner E. Phipps,	Chas. C. Murdoch,	A. D. Bullock.
Henry W. Andrews,	James B. Wilson.	Wm. H. Calvert.
Stephen R. Burton,	H. P. Lloyd,	Martin Bar.

AMAZON
INSURANCE COMPANY
 CINCINNATI, O.

Organized - - 1871.

Cash Capital, - \$300,000.00,

WITH LARGE SURPLUS.

Stockholders Individually Liable.

Losses Paid since Organization,

\$3,595,002.00.

GAZZAM GANO, President.

J. H. BEATTIE, Secretary.

Louisville Underwriters

OF LOUISVILLE, KY.

STATEMENT, JANUARY 1, 1888.

CASH CAPITAL,	-	\$300,000.00
Total Assets,	-	773,571.12
Reinsurance Reserve,	-	206,323.11
Net Surplus over Capital and all Liabilities,	-	107,292.44

B. F. GUTHRIE, Pres.

J. L. SHALLCROSS, Sec.

DIRECTORS.

GEORGE W. MORRIS, Pres. Louisville Gas Co.

JOHN WHITE, of John White & Co.

JOHN J. BARRETT, Sec. Franklin Ins. Co.

THEODORE HARRIS, Pres. Louisville Banking Co.

H. VERHOEFF, Proprietor Grain Elevator.

M. A. HOUSTON, Sec. Louisville Ins. Co.

B. F. GUTHRIE, Capitalist.

ARTHUR PETER, of Arthur Peter & Co.

C. T. BAIRD, Sec. Union Ins. Co.

THE MUTUAL

Insurance Co. of

LOUISVILLE

President, CHARLES D. JONES

Secretary, L. C. JONES

Actuary

ASSETS, January 1, 1888,

SURPLUS, as to policyholders

Policies issued on all approved
Insurance, and are
after two annual

First-Class Responsibility

OHIO

INSURANCE COMPANY

OF DAYTON, OHIO.

JANUARY 1ST, 1888.

Cash Capital.....	\$150,000.00
Reinsurance Reserve.....	28,852.59
Net Surplus.....	50,470.50
Total Assets.....	\$229,323.09

OFFICERS.

DR. J. A. WALTERS, President.

H. C. GRAVES, Vice-President.

JOHN N. BELL, Secretary.

G. B. HARMAN, Treasurer.

DAYTON

INSURANCE

DAYTON,

Organized 1851.

CAPITAL, -

Losses Paid Since

OVER \$600,000

Hon. L. B. GUNCKEL

LEWIS J.

THE
HARTFORD
 LIFE AND ANNUITY INSURANCE CO.
 OF HARTFORD, CONN.

F. R. FOSTER, President.

STEPHEN BALL, Secretary.

A. T. SMITH, Superintendent of Agencies.

W. B. WARNER, Asst. Supt. of Agencies.

Desires to secure the services of efficient agents to represent the company.

Its improved system of protection, known as the **SAFETY FUND**
SYSTEM, is very popular and meets with favor wherever
 introduced.

Apply for circulars and agencies direct to the Home Office.

ROCHESTER GERMAN INS. CO., Rochester, N. Y.

JANUARY 1st, 1888.

CASH CAPITAL.....	\$200,000
Unearned Premium Reserve.....	\$75,924
Reserve for Unpaid Losses and other Liabilities.....	32,085
Net Surplus.....	164,195
Gross Assets.....	\$672,144

Comparative Statement of the Increase in Assets and Surplus, also of the Net Premiums received and Losses paid since Organization.

YEAR.	ASSETS.	NET SURPLUS.	NET PREMIUMS RECEIVED.	LOSSES PAID.
1872.....	\$120,425.69	\$19,225.69	\$21,847.62	\$1,560.48
1873.....	165,352.65	27,657.74	73,744.54	15,944.95
1874.....	314,331.03	33,248.28	153,161.79	57,197.17
1875.....	344,498.88	47,407.44	176,862.34	102,960.98
1876.....	367,184.69	57,066.52	204,655.16	119,173.62
1877.....	369,103.05	70,856.00	171,971.86	108,991.75
1878.....	409,620.15	115,547.36	161,146.06	73,892.24
1879.....	437,265.03	120,072.52	227,352.00	110,227.10
1880.....	468,983.85	123,509.75	235,551.15	133,227.68
1881.....	493,785.50	135,445.09	261,995.00	170,356.00
1882.....	504,512.00	124,097.00	281,588.00	184,335.00
1883.....	575,023.65	135,319.33	326,624.00	162,327.00
1884.....	637,143.24	127,564.60	451,172.84	243,143.96
1885.....	649,936.00	141,131.00	439,655.00	289,398.00
1886.....	658,481.00	172,625.00	360,085.00	239,649.00
1887.....	672,144.00	164,195.00	378,983.00	245,316.00

FRED'K COOK, Pres't.

LOUIS ERNST, Vice-Pres't.

H. F. ATWOOD, Sec'y.

O. C. Kemp, Special Agent Western Department; Th. T. Hay, General Agent for North and South Carolina,
 Raleigh, N. C.

ORGANIZED OCT. 1, 1886.

Mutual Union Fire Ins. Co.,

MOLINE, ILLINOIS, JANUARY 1, 1888.

"Purely Mutual Company."

ASSETS.

Cash in Bank, Treasurer.....	\$4,695.47	Assessments due Company, net,	\$1,674.77
Cash in Company's office.....	414 05	Office Furniture.....	716.38
Secured Loans.....	10,000 00	Deposit Notes.....	170,846.83
Bills Receivable.....	311.25		
Cash Premiums due Company, net.....	7,766.63	Gross Assets.....	\$196,425.38
Correspondence solicited relating to improvements of risk, for rates, and any information relative to Mutual Insurance.			

OFFICERS.

HON. C. H. DEERE, President.
M. ROSENFELD, Treasurer.

JOHN J. REIMERS, Vice-President.
H. C. CLEAVELAND, Secretary.

DIRECTORS.

J. M. GOULD, Moline, Ill.
H. A. AINSWORTH, Moline, Ill.
C. H. DEERE, Moline, Ill.
GEO. W. CABLE, Davenport, Iowa.
H. C. CLEAVELAND, Moline, Ill.

A. R. BRYANT, Moline, Ill.
M. ROSENFELD, Moline, Ill.
J. J. REIMERS, Rock Island, Ill.
P. E. STUDEBAKER, Chicago.

GEORGE L. WHITMAN, President.

W. F. R. MILLS, Secretary.

MUTUAL Fire Insurance Company, 155 BROADWAY, NEW YORK CITY.

STATEMENT, JANUARY 1ST, 1888.

CASH ASSETS,	- - - - -	\$1,264,503.97
SURPLUS,	- - - - -	584,237.79

This Company issues participating policies, and average dividends of 30 per cent per annum have been declared to its policyholders.

FIRE PROTECTION AND WATER SUPPLY

FOR 1888.

ISSUED IN JUNE.

CONTENTS.

- | | |
|---|--|
| <ol style="list-style-type: none">1. Fire Drill Manual.2. Important information for Chiefs on the management of Fire Departments.3. Statistics and details for reference by Fire Commissioners and Fire and Water Committees.4. Facts and figures in connection with the Water Supply and Water-works construction of the United States and Canada.5. Reports from 4000 cities and towns of the United States | <p>and Canada, giving details of nature of Fire Protection and Water Supply.</p> <ol style="list-style-type: none">6. <i>The Names of Fire Department Officials and those in charge of Water-works.</i>7. <i>A List of Fire Apparatus Manufacturers and Fire Supply Houses; Engineers and Contractors for Water-works; Manufacturers of Water works Machinery and Supplies</i> and such other general information as is usually required by those in charge of the Fire and Water service of the country. |
|---|--|

Price, bound in red cloth, gilt lettering, \$1.50. Address

Publishers FIRE AND WATER,

16 Dey Street, New York.

Union Mutual Life Insurance Company

PORTLAND, MAINE.

INCORPORATED 1848.

JOHN E. DeWITT, President.

The attractive features and popular plans of this well-known Company present many inducements to intending Insurers peculiar to itself.

Its Policies are the most liberal now offered to the public; after three years they are *Non-forfeitable, Incontestable and free from all limitation as to Residence, Travel, Suicide or Occupation, Military and Naval Service* excepted.

TOTAL PAYMENTS TO POLICYHOLDERS AND THEIR BENEFICIARIES,

—MORE THAN—

\$23,000,000.00.

Good Territory still open for Active and Experienced Agents.

INCORPORATED 1865.

GERMAN INSURANCE COMPANY.

FREEMPORT, ILL.

Cash Capital,	\$200,000.00
Assets, January, 1888,	2,187,992.68
Liabilities,	1,710,522.42
Net Surplus,	276,650.26

Comparative Statement for the Last Ten Years.

	Assets.	Liabilities.	Surplus as regards Policy-Holders.
January 1st, 1879.....	\$490,376.03	\$151,239.07	\$339,136.96
do. 1880.....	586,282.21	210,904.28	345,377.93
do. 1881.....	746,407.15	302,718.06	443,689.09
do. 1882.....	933,013.60	457,728.68	475,284.92
do. 1883.....	1,185,978.92	817,658.88	368,320.04
do. 1884.....	1,478,106.39	1,084,661.94	393,444.45
do. 1885.....	1,650,798.95	1,226,800.54	423,998.41
do. 1886.....	1,843,498.08	1,408,817.35	434,680.75
do. 1887.....	2,044,703.53	1,588,853.73	455,849.80
do. 1888.....	2,187,172.68	1,710,522.42	476,650.26

M. HETTINGER, President.

F. GUND, Secretary.

INCORPORATED 1851.

THE BERKSHIRE

LIFE INSURANCE COMPANY

OF PITTSFIELD, MASS.

REASONS WHY IT SHOULD BE PREFERRED BY THOSE DESIRING INSURANCE.

It has the benefit of over thirty years' successful experience.
 Its business is conducted on the Mutual plan thus enabling members to get their Insurance at cost.
 It has always paid large dividends, thereby making the cost of Insurance low.
 It maintains a reserve for the protection of policyholders, on the Massachusetts Standard, the highest basis required by the laws of any State.
 It has a large surplus over the legal reserve and all other liabilities.
 Its conditions as to travel and residence are very liberal.
 Its policies are protected by the non-forfeiture laws of the Commonwealth of Massachusetts, which secure greater benefits to members than those of any other State.
 It has always maintained a high reputation for just and liberal treatment of its members by promptly adjusting and settling all policy claims, a proof of which is the fact that no judgment has ever been rendered against it.

WILLIAM R. PLUNKETT, President. JAMES M. BARKER, Vice-President.
 JAMES W. HULL, Secretary and Treasurer.

AGENTS IN ALL THE PRINCIPAL CITIES AND TOWNS.

ESTABLISHED 1853.

THIRTY-FIFTH ANNUAL STATEMENT

OF THE

AGRICULTURAL

Insurance Company of Watertown, N. Y.

INSURES ONLY FARM PROPERTY AND PRIVATE RESIDENCES.

Capital paid in in Cash.....	\$500,000.00
Reserve for all Liabilities, including Reinsurance.....	1,179,421.74
Net Surplus.....	253,152.85
TOTAL ASSETS.....	\$1,932,574.59

JEAN R. STEBBINS, President, H. M. STEVENS, Secretary.

GENERAL OFFICES:

HUTCHINSON & MANN, General Agents, San Francisco, Cal.
 J. FLYNN, Chief Agent, Toronto, Ont.
 DEWEY & BUCKMAN, Brockville, Can.
 J. R. HAWTHORNE, General Agent, Cleveland, Ohio.
 C. PATTERSON & SON, Eagle Building, New York, General Agents Eastern New York, Connecticut, New Jersey and Eastern Pennsylvania.
 D. A. CLARK, 20 Post Office Avenue, Baltimore, General Agent for Maryland, Delaware, Southwestern Pennsylvania, District of Columbia and West Virginia.
 GEO. D. PLEASANTS & SONS, Richmond, State Agents, Virginia.
 A. H. DARROW, Chicago, Ill., General Manager Western Department.

NATIONAL LIFE INSURANCE COMPANY

Of MONTPELIER, VERMONT.

CHARLES DEWEY, *President.*
GEO. W. REED, *Secretary.*
EDWARD DEWEY, *Vice-President.*
J. C. HOUGHTON, *Treasurer.*
O. D. CLARK, *Asst Sec'y.*

ISSUES ALL APPROVED FORMS OF POLICIES EXCEPT TONTINE.

BRANCH OFFICES:

NEW YORK, 151 Broadway.	PORTLAND, 9 Exchange Street,	GEORGE P. DEWEY, Manager.
BOSTON, 153 Devonshire Street,	PITTSBURGH, Lewis Block,	O'NEIL & LYNE, Managers.
PHILADELPHIA, New Record Building,	MINNEAPOLIS,	P. D. McWILLAN, Manager.
CHICAGO, Opera House Building,	ROCHESTER, N. Y., Osborn Block,	W. H. FORMOSA, Manager.
CLEVELAND, 86 Superior Street,	LOS ANGELES, CAL.	G. M. STOLP, Manager.
DETROIT, 105 Griswold Street,	OMAHA, Paxton Building,	M. L. ROEDER, Manager.
NEWBURGH, N. Y.,	ST. JOHNSBURY, VT. P. D. BLODGETT, Manager for New Hampshire.	
M. H. MULLENNEAUX, Manager.		

AND OTHERS.

The Instalment Bond, issued only by the "National," and the Life Rate Endowment Plan, are original with this Company.

1794.

SEVENTY-EIGHTH ANNUAL STATEMENT

1888.

OF THE

HARTFORD

Fire Insurance Company

OF HARTFORD, CONN.

TOTAL ASSETS, - \$5,288,603.97.

Cash Capital,	\$1,250,000.00
Reserve for Reinsurance (legal standard),	1,872,797.04
Outstanding Claims,	229,547.12
Policyholders' Surplus,	3,186,259.81
Net Surplus over Capital and All Liabilities,	1,936,259.81

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

THOS. TURNBULL, Ass't Secretary.

Agencies in all Prominent Localities throughout the United States and Canada

CONNECTICUT

FIRE INSURANCE COMPANY

OF HARTFORD, CONN.

Cash Capital,	\$1,000,000.00
Outstanding Claims,	102,464.32
Reinsurance Reserve,	665,888.28
Net Surplus,	395,554.72
TOTAL ASSETS,	2,163,907.32

J. D. BROWNE, President.

CHAS. R. BURT, Sec'y.

L. W. CLARKE, Ass't Sec'y.

JANUARY 1, 1888.

—THE—

Connecticut Mutual Life Insurance Co.

OF HARTFORD, CONN.

FORTY-SECOND ANNUAL STATEMENT.

NET ASSETS, January 1, 1887.....\$54,071,189.82

RECEIVED IN 1887.

For Premiums	\$4,422,465.07
For Interest and Rents.....	2,956,170.10
Profit and Loss.....	86,727.13
	<u>\$7,465,362.30</u>
	\$61,536,552.12

DISBURSED IN 1887.

TO POLICYHOLDERS:	
For claims by death.....	\$3,058,734.09
For matured endowments	601,996.00
Surplus returned to Policyholders.....	1,177,261.16
Lapsed and surrendered Policies.....	576,310.06
TOTAL PAID POLICYHOLDERS.....	<u>\$5,414,301.31</u>

EXPENSES:

Salaries and Commissions to Agents.....	\$261,566.33
Salaries of Officers, Clerks, and all others employed on salary.....	108,271.21
Medical Examiners' Fees.....	15,587.80
Printing, Advertising, Legal, Real Estate, and all other expenses.....	303,453.47
	<u>688,879.07</u>

TAXES.

	304,803.19	<u>\$6,407,983.57</u>
Balance Net Assets, December 31, 1887.....		\$55,128,568.55

SCHEDULE OF ASSETS:

Loans upon Real Estate, first lien.....	\$32,844,664.04
Loans upon Stocks and Bonds.....	393,933.00
Premium Notes on Policies in Force	2,102,949.15
Cost of Real Estate owned by the Company....	9,790,114.65
Cost of United States and other Bonds.....	8,790,822.59
Cost of Bank and Railroad Stocks	400,851.00
Cash in Bank at interest.....	788,856.67
Balance due from Agents....	16,377.45
	<u>\$55,128,568.55</u>

ADD Interest due and accrued.....	\$1,025,110.14
Rents accrued.....	10,970.43
Market value of Stocks and Bonds over cost....	391,276.06
Net deferred premiums.....	87,573.20
	<u>\$1,514,929.83</u>
Gross Assets, December 31, 1887.....	\$56,643,498.38

LIABILITIES:

Amount required to reinsure all outstanding Policies, net, assuming 4 per cent interest	\$50,362,653.00
Additional reserve by Company's Standard 3 per cent on Policies issued since April 1, 1882.....	260,692.00
All other Liabilities.....	794,414.77
	<u>\$51,417,759.77</u>
SURPLUS by Company's Standard.....	\$5,225,738.61
SURPLUS by Connecticut Standard, 4 per cent.....	5,486,430.61
RATIO OF EXPENSES OF MANAGEMENT TO RECEIPTS in 1887, 9.23%	
Policies in force December 31, 1887, 63,483, insuring.....	\$150,992,498.00

JACOB L. GREENE, President.
W. G. ABBOT, Secretary.

JOHN M. TAYLOR, Vice-President.
D. H. WELLS, Actuary.

ELISHA RISLEY, Superintendent of Agencies.

ORIENT INSURANCE CO., HARTFORD, CONN.

Statement of Condition January 1, 1888

Capital Stock, paid up in Cash, - -	\$1,000,000.00
Reserve for Reinsurance, - - -	432,030.36
Outstanding Losses and all other Liabilities, - -	66,000.04
Net Surplus, - - -	142,266.36
Total Cash Assets, - - -	\$1,641,975.76
Surplus, as regards Policyholders, - -	\$1,143,266.36

SCHEDULE OF ASSETS.

Bank Stocks, - - - -	\$350,552.00
Railroad Stocks, - - - -	253,735.00
Railroad Bonds, - - - -	257,855.00
State, County, City and Town Bonds, - -	352,245.81
Cash in Bank and in Agents' hands, - -	260,654.77
Real Estate, - - - -	12,745.78
Interest accrued, and Rents, - - - -	22,828.40
Loan on Mortgages, first lien, - - -	255,919.00
Loans secured by Stocks and Bonds, - -	75,540.00
TOTAL ASSETS, - - -	\$1,641,975.76

CHAS. B. WHITING, President.
JAMES U. TAINTOR, Secretary.
HOWARD W. COOK, Asst Sec'y.

— THE — VERMONT LIFE INSURANCE COMPANY

OF BURLINGTON, VT.

INCORPORATED 1868.

ISSUES LIFE, ENDOWMENT,

— AND — BOND POLICIES

Of every Desirable Form for Family Protection or Investment for Personal Benefit.

William H. Hart, C. M. Spaulding,
President. Vice-President.
C. R. Turrill, Sec'y.

E. W. BUSHNELL, Supt. Agencies.
A. P. GRINNELL, Medical Examiner.

NATIONAL FIRE INSURANCE CO.

OF HARTFORD, CONN.

ORGANIZED NOVEMBER 27, 1871.

CONDENSED STATEMENT OF CONDITION
JANUARY 1, 1888.

CAPITAL STOCK, all cash, \$1,000,000.00

Funds Reserved to meet all Liabilities:

Reinsurance Fund, legal standard, -	\$374,858.38
Unpaid Fire losses and other claims, -	80,286.78
	455,145.16

Net Surplus over Capital and all Liabilities, 356,720.24

TOTAL ASSETS, January 1, 1888. - - \$2,806,857.24

JAMES NICHOLS, President.
E. G. RICHARDS, Secretary.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

T. W. RUSSELL, President.
F. V. HUDSON, Secretary.
M. STORRS, M.D., Medical Adviser.

Total Assets, - - -	\$1,716,006.33
Total Liabilities, - - -	1,306,365.36

SURPLUS TO POLICYHOLDERS:
By Connecticut Standard, - - \$430,240.97
Of which \$191,001.44 is a special reserve due to Savings Endowment Policies.

In each of the nine years past, the
Company has Increased

1. The number of Policies in force.
2. The amount of Insurance in force.
3. The amount of its Assets.
4. The amount of its Surplus.

Issues all the ordinary approved forms of Life and Endowment Policies, either with or without participation in surplus, as may be preferred.

THIRTY-SIXTH ANNUAL REPORT

— OF THE —

MASSACHUSETTS MUTUAL

Life Insurance Company,

For the Year ending December 31, 1887.

RECEIPTS IN 1887.

Premiums.....	\$1,457,865.95
Interest and Rents.....	417,485.44
Total	\$1,875,351.39

DISBURSEMENTS.

Death Claims (less \$15,000 reinsurance).....	\$525,310.68
Matured Endowments.....	144,826.00
Surplus returned to Policyholders in Dividends.....	197,892.09
Surrendered and Canceled Policies.....	147,205.53
Total payments to Policyholders.....	\$1,015,234.30
Commissions and Salaries.....	281,520.44
Other Expenses.....	73,330.48
Taxes and Licenses paid Mass. and other Insurance Departments..	23,848.30
Taxes on Real Estate.....	11,235.22
Expenses on Real Estate.....	35,083.52
Reinsurance.....	20,377.15
Premiums on Securities purchased.....	23,407.71
Total Disbursements	\$1,473,395.77

ASSETS.

First Mortgage Loans on Real Estate.....	\$2 346,719.38
Loans Secured by Collaterals.....	424,141.96
Loans on Company's Policies in force.....	290,565.00
United States Bonds.....	108,750.00
City, County, Township and other Bonds.....	817,108.23
Gas and Water Bonds.....	694,450.00
National Bank Stocks.....	69,675.00
Railroad Bonds.....	1,522,790.00
Railroad and other Stocks.....	706,464.00
Real Estate.....	780,525.00
Premium Notes on Policies in force.....	524,084.35
Cash on hand and in Bank.....	213,200.52
Interest and Rents accrued.....	158,628.81
Premiums in course of collection (less loading 20 per cent).....	107,668.82
Deferred Premiums (less loading 20 per cent).....	107,590.47
Total Assets.....	\$9,012,379.54

LIABILITIES.

Reserve by Massachusetts Standard.....	\$2,280,003.00
Reported Losses awaiting proofs.....	22,607.00
Endowment Claims not adjusted and not due.....	3,150.00
Unpaid Dividends.....	24,901.71
Premiums paid in advance.....	1,837.60
Total Liabilities.....	\$2,332,600.31
Surplus by Massachusetts Standard.....	\$679,730.23
Number of Policies issued in 1887, 3,130, insuring.....	\$10,022,465.00
Number of Policies in force Dec. 31, 1887, 17,688, insuring.....	\$45,357,769.00

SPRINGFIELD, MASS., Jan. 24, 1888.

The undersigned have carefully examined the cash, securities, and balances of The Massachusetts Mutual Life Insurance Company, and find the same to agree with the above statement.

H. S. HYDE,
J. R. REDFIELD, } Auditors.
H. M. PHILLIPS, }

M. V. B. EDGERLY, President.
HENRY S. LEE, Vice-President.

JOHN A. HALL, Secretary.
OSCAR B. IRELAND, Actuary.

THE
ROYAL CANADIAN INS. CO.
MONTREAL, CANADA.

DOES A FIRE AND MARINE BUSINESS.

Premiums Received in 1887, - - - - -	\$495,739.59
From Interest, etc., - - - - -	26,621.09
	\$522,360.68
Total Disbursements, - - - - -	521,628.96
Balance to Credit of Profit and Loss Account. - -	736 72
<hr/>	
CAPITAL STOCK, - - - - -	\$500,000.00
CAPITAL STOCK, Paid in - - - - -	400,000.00
ASSETS, January 1, 1888, - - - - -	702,322.66

G. H. McHENRY, MANAGER.

ANDREW ROBERTSON, President.

ARTHUR GAGNON, Secretary.

THE
FEDERAL
LIFE ASSURANCE COMPANY

OF ONTARIO.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital, \$700,000.00.

FULL GOVERNMENT DEPOSIT.

New Insurance in 1885.....	\$2,304,500
New Insurance in 1886	3,258,000
New Insurance in 1887	4,226,000

PURE INSURANCE ON THE HOMANS PLAN OF
RENEWABLE TERM INSURANCE.

EQUITABLE, SAFE AND POPULAR.

Policies on other Plans written if desired.

ROME
Fire Insurance Company
OF ROME, GEORGIA.

Capital Paid up, - - -	\$108,900
Reserve Fund, - - -	32,325
Assets, Dec. 31, 1887, - - -	155,312.73
Total Liabilities, - - -	7,188.73
Surplus to Policyholders, - -	\$148,129.01

OFFICERS.

JOHN H. REYNOLDS, President.

HAMILTON YANCY, Secretary.

DIRECTORS.

J. H. REYNOLDS, President First National Bank.
JOHN MONTGOMERY, of Montgomery & Co., Wholesale Grocers and Commission Merchants.
R. G. CLARK, of R. G. Clark & Co., Wholesale Dry Goods.
J. A. ROUNSAVILLE, of Rounsaville & Bro., Wholesale Grocers and Cotton Factors.
E. H. COLCLOUGH, Wholesale and Retail Dry Goods.
E. T. MCGHEE, of McGhee & Co., Wholesale Grocers and Commission Merchants.
P. H. HARDIN, President Rome Cotton Factory.
A. S. HAMILTON, of Hamilton & Co., Wholesale Grocers and Cotton Factors.
HAMILTON YANCY.

SURETYSHIP FOR EMPLOYEES.*THE ORIGINAL COMPANY IN AMERICA.***The Guarantee Company
OF NORTH AMERICA.****ESTABLISHED 1872.**

Authorized Capital.....	\$1,000,000.00
Paid up in Cash.....	300,000.00
Assets, January 1st. 1888	565,246.00
Deposited with the Insurance Department at Albany.....	200,000.00

This Company's business is solely that of issuing Bonds of Suretyship for Officers and Employees in positions of trust, whereby the necessity for private suretyship is abolished.

This was the first Company to introduce this system to the American public, and is the only one whose whole Capital and Funds are especially applicable thereto. It is under the same experienced management which first introduced and has for twenty-five years successfully transacted the business on this continent.

HEAD OFFICE, MONTREAL.

President, Hon. JAS. FERRIER. Vice-President, Sir ALEXANDER T. GALT, G. C. M. G., formerly Finance Minister of Canada. Managing Director, EDWARD RAWLINGS.

BRANCH OFFICES.

NEW YORK, 111 Broadway—D. J. Tompkins, Secretary.

BOSTON, 17 Central Street—G. W. Gregerson, Agent and Attorney.

PHILADELPHIA, 506 Walnut Street—A. F. Sabine, Res. Sec'y and Attorney.

CHICAGO, 175 La Salle Street—James Grant, Res. Sec'y and Attorney.

RICHMOND, Va., 8 North 11th Street—W. H. Pleasants, Agent and Atty

ESTABLISHED A. D. 1872.**THE ACCIDENT
INSURANCE COMPANY OF NORTH AMERICA.**

Authorized Capital, - - - - -	\$500,000.00
Deposited with Ins. Dep't, New York (U. S. Bonds), - - -	100,000.00

The First and Only Accident Insurance Company in America
Confining Itself to the One Business.

Issues General Accident Policies and Registered Daily Accident Tickets.

**HEAD OFFICE, 260 ST. JAMES STREET,
MONTREAL CANADA.**

The Hon. JAMES FERRIER, President. Sir A. T. GALT, G. C. M. G., Vice-President.
EDWARD RAWLINGS, Managing Director.

Claims Paid to January 1, 1888, over 18,400 for \$893,240.

UNITED STATES BRANCH OFFICES.—New York, Chicago, Boston, Mass., Atlanta, Philadelphia, San Francisco, Cal., with Agencies in all the principal cities and towns in the United States and Canada.

ESTABLISHED 1847.

ESTABLISHED 1847.

CANADA LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Abstract from 40th Annual Report.

1. Assets, 30th April, 1887.....	\$8,190,465
2. Income for the year ending 30th April, 1887.....	1,638,568
3. Income for the year from interest and profit on sale of Debentures (included in above).....	477,814
4. Claims by death during the year.....	394,560
5. Do. as estimated and provided for by the Company's Tables.....	596,458
6. Number of Policies issued during the year—2177.....	
7. Amount of ditto.....	4,583,083
8. Proposals declined by Directors—165—for.....	311,250
9. Policies in force 30th April, 1887, 21,060, upon 16,229 lives.....	
10. Amount assured thereby.....	42,546,632

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion; its favorable mortality, its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its insurers.

A. G. RAMSAY, President.

ALEX. RAMSAY, Superintendent.

R. HILLS, Secretary.

INCORPORATED 1851.

Western Assurance Company

HEAD OFFICE,

TORONTO, CANADA.

A. M. SMITH, Esq., President.

JAS. BOOMER, Secretary.

J. J. KENNY, Managing Director,

A. W. DODD, Superintendent of Agencies.

UNITED STATES TRUSTEES:

WILLIAM A. BOOTH,	- - - -	President Third National Bank, New York.
WILLIAM H. GUION,	- - - -	Of Guion Steamship Line, New York.
ARTHUR B. GRAVES,	- - - -	President St. Nicholas Bank, New York.

BOATMANS

FIRE AND MARINE INSURANCE COMPANY,

No. 413 WOOD STREET, PITTSBURGH, PA.

CAPITAL.....	\$250,000.00
ASSETS, January 1, 1888.....	408,148.05
LOSSES paid from organization to January 1, 1888.....	1,238,108.13

O. P. SOAIFE, President. H. H. SOHENOK, Secretary. HENRY F. WEAVER, Treasurer.

LOSSES PROMPTLY ADJUSTED AND PAID.

Agents in New York City.....	Kirby & Dwight, 54 Pine Street.
" Buffalo, N. Y.....	C. B. Armstrong & Co., 56 Main Street.
" Boston, Mass.....	Samuel W. Brown, 91 Water Street.
" Philadelphia, Pa.....	W. A. Simpson & Son.
" Chicago, Ill.....	E. M. Teall & Co., 160 La Salle Street.
" St. Louis, Mo.	E. Bertsch.
" Baltimore, Md.	J. S. Maury & Co., 23 German Street.

1849.

CAPITAL. \$500,000.

1888.

CITIZENS

INSURANCE COMPANY

OF PITTSBURGH, PA.

The Oldest and Largest Insurance Company in Western Pennsylvania.

J. R. SNIVELY, Secretary.

WM. G. JOHNSTON, President.

Agents in New York City,	-	-	-	-	-	T. J. TEMPLE, 155 Broadway.
" " Buffalo,	-	-	-	-	-	STRINGER & CADY.
" " Boston,	-	-	-	-	-	GEORGE W. GREGERSON.
" " Chicago,	-	-	-	-	-	GRANGER SMITH & MILLER.
" " St. Louis,	-	-	-	-	-	H. M. BLOSSOM & Co.
" " Philadelphia,	-	-	-	-	-	W. A. SIMPSON & Co.
" " Cincinnati,	-	-	-	-	-	LAW & GANSEL.

1849.

INCORPORATED MARCH 20, 1849.

1888.

WESTERN INSURANCE COMPANY OF PITTSBURGH, PA.

GRANITE BUILDING.

No. 411 WOOD STREET.

Capital.....	\$300,000.00
Assets, January 1, 1888.....	447,011.33
Net Surplus, January 1, 1888.....	27,342.28
Total Losses paid to January 1, 1888.....	1,379,881.15
Total Dividends paid to date.....	1,014,250.00

JOHN B. JACKSON, Vice-Pres. ALEXANDER NIMICK, Pres.
WM. P. HERBERT, Secretary.

AGENTS:

Frame & Shade.....	New York.	Jas. A. Miller & Co.....	Chicago.
Hare & Chase.....	Philadelphia.	R. C. Luckett & Son.....	Baltimore.
North & Vedder.....	Buffalo.	P. Schulte & Son.....	Detroit.
Jos. F. Winne.....	Boston.	Jno. Kennett & Son.....	Cincinnati.
	W. C. Dines & Co.....		St. Louis.

EARL W. OGLEBAY, President.
J. L. STROHMEIN, Secretary.

JOHN D. CULBERTSON, Vice-President.
THEO. ROLLER, General Agent.

THE JEFFERSON
INSURANCE COMPANY
OF WHEELING, WEST VIRGINIA.

Cash Capital, - - - \$100,000.00.

DIRECTORS.

E. W. OGLEBAY, - - - Capitalist.
JOHN J. JONES, - - - Cashier Exchange Bank.
JOHN D. CULBERTSON, Treasurer Riverside Iron Works.
S. S. BLOCH, - - - of Bloch Bros. Tobacco Factors.
T. M. REILLY, - - - of M. Reilly, Wholesale Grocer.

MACON
Fire Insurance Company,
MACON, GA.

ORGANIZED - - 1886.

CAPITAL, - - \$100,000.00.

S. T. COLEMAN, President.
EDGAR S. WILSON, Secretary.

ALLEMANNA
FIRE INSURANCE CO.
PITTSBURGH, PA.

Capital Stock, . . \$200,000.

Offices, 526 and 528 Wood Street.

R. C. SCHMERTZ, Pres't. CHAS. F. HERRROSE, Sec'y.
JOSEPH ABEL, Vice-Pres't. G. W. HAMMER, Gen'l Ag't.

CITY
INSURANCE COMPANY
—PITTSBURGH, PA.—

Lock Box 54. **64 FOURTH AVE.** (Second floor.)

R. J. Anderson, President. Wm. Barker, Jr., Treas
J. F. Lamker, Secretary.

AMERICAN INSURANCE CO.

—OF—

WHEELING, W. Va.

Capital, - - - \$100,000.

OFFICERS.

P. B. DOBBINS, - - - President.

B. L. BEARD, - - - Secretary.

—THE— FRANKLIN INSURANCE COMPANY

—OF—

WHEELING, - WEST VIRGINIA.

Office, 35 TWELFTH STREET.

Capital.....\$100,000.00

Assets, Jan. 1, '88.....128,000.00

DIRECTORS.

J. N. VANCE, M. REILLY, J. H. HOBBS,
L. C. STIFEL, C. W. FRANZHEIM.

J. N. VANCE, - - - President.

M. REILLY, - - - Vice-President.

JAMES P. ADAMS, - - - Secretary.

THE

PEABODY INSURANCE CO.

OF

WHEELING, WEST VIRGINIA.

Cash Capital, - - - \$100,000.00

Assets, July 1, 1888, - - - 148,000.00

ALONZO LORING, PRESIDENT.

J. F. PAULL, SECRETARY.

THE MANUFACTURERS FIRE INSURANCE CO.

OF WHEELING, W. VA.

CAPITAL, - - - - - \$100,000.

J. M. BROWN, President.

W. F. BUTLER Jr., Secretary.

J. C. ALDERSON, Vice-President.

PEEBLES TATUM, Asst Secy.

DIRECTORS.

A. J. SWEENEY,

J. M. BROWN,

C. STEINMETZ,

WILLIAM ELLINGHAM,

ROBERT SIMPSON,

J. W. AMICK,

CAPT. WM. SCHORKEY,

J. C. ALDERSON,

T. M. DARRAH.

This Company insures against Loss or Damage by Fire on Manufacturing, Mercantile and Farm Property, Dwellings and Household Goods. Losses promptly Adjusted and Paid.

THE STANDARD FIRE INSURANCE COMPANY

OF WHEELING, WEST VA.

CAPITAL, - - - - \$100,000.

WM. ELLINGHAM, President.

S. GEORGE, Vice-President.

CHAS. W. CONNOR, Secretary.

JAMES P. ROGERS, Counsellor for the Co.

WM. F. GRAEBE, City Solicitor.

DIRECTORS.

WILLIAM ELLINGHAM.....of Neill & Ellingham, Wholesale Grocers, Wheeling, W. Va.
S. GEORGE.....President Bank of Wellsburg, Wellsburg, W. Va.
HENRY BAER.....of Simon Baer's Sons, Wholesale Grocers, Wheeling, W. Va.
MORRIS HORKHEIMER.....of Horkheimer Bros., Wool Dealers, Wheeling, W. Va.
F. J. PARK.....Secretary North Wheeling Gas Works, Wheeling, W. Va.
J. H. PIPES.....Physician, Wheeling, W. Va.
WM. GOERING.....Secretary Central Glass Works, Wheeling, W. Va.
JAMES P. ROGERS.....Attorney at Law, Wheeling, W. Va.
E. W. WELLS.....Architect, Wheeling, W. V

STATEMENT

Underwriters Insurance Co.

OF WHEELING, W. VA.

ORGANIZED JANUARY, 1885.

CAPITAL STOCK,	-	-	-	\$100,000.00
Total Assets,	-	-	-	114,434.33
Total Liabilities,	-	-	-	111,226.18
Net Surplus,	-	-	-	3,208.15

OFFICERS.

GEORGE HOOK, President.

ALFRED PAULL, Secretary.

BOARD OF DIRECTORS.

J. F. PAULL, Secretary Peabody Ins. Co.

ALONZO LORING, Sec'y Benwood Iron Works.

ALFRED PAULL, Insurance.

GEORGE HOOK, Clerk County Court.

A. J. CLARKE, Attorney at Law.

ORGANIZED IN 1867.

GERMAN FIRE INSURANCE COMPANY,

OF WHEELING, WEST VIRGINIA.

Twenty-first Annual Statement, Jan 1, 1888.

ASSETS.

Cash on hand and in bank,	-	-	-	-	-	\$4,463.02
Ohio County, West Virginia, Bonds,	-	-	-	-	-	34,680.00
City of Wheeling Bonds,	-	-	-	-	-	32,940.00
Loans on Mortgages,	-	-	-	-	-	44,700.00
Real Estate owned by the Company,	-	-	-	-	-	68,250.00
Accrued Rents and Interest,	-	-	-	-	-	2,553.79
Premiums due from Agents and others,	-	-	-	-	-	12,019.81
Office Furniture and Fixtures,	-	-	-	-	-	1,200.00

LIABILITIES.

Reinsurance Fund,	-	-	-	-	-	\$200,806.62
All other Liabilities,	-	-	-	-	-	\$50,489.75
						9,793.60
						60,283.35
Surplus as regards Policyholders	-	-	-	-	-	\$140,523.27
Capital Stock,	-	-	-	-	-	100,000.00
Net Surplus,	-	-	-	-	-	\$40,523.27

OFFICERS.

WM. F. STIFEL, President.

ANTON REYMANN, Vice-President.

F. RIESTER, Secretary.

JOHN J. BAYHA, Ass't Sec'y.

AUGUST ROLF, Treas.

CHRIS. VIEWIG, Local Agt.

DIRECTORS.

WM. F. STIFEL,

CASPAR HEIL,

FRED. SCHENK,

ANTON REYMANN,

A. C. EGERTER,

LOUIS F. STIFEL,

AUGUST ROLF,

HENRY BIEBERSON,

AUGUSTUS POLLOCK.

—THE—

EQUITABLE

Life Assurance Society,

JANUARY 1, 1888.

ASSETS, - - - - -	\$84,378,904
LIABILITIES, 4 Per Cent, -	66,274,650
SURPLUS, - - - - -	<u>\$18,104,254</u>

This Society exceeds every other leading Life Assurance company in the following particulars :

Largest Percentage of Assets to Liabilities—viz., 127½ per cent.

Largest Increase in Assets during 1887—
viz., \$8,868,432.

Largest Income—viz , \$23,240,849.

Largest Premium Receipts—viz., \$19,115,775.

Excess of Income over Disbursements during the year,
\$9,101,695.

All policies issued by the Equitable Life Assurance Society become absolutely indisputable when they are three years old.

THE FREE TONTINE POLICY

has all the advantages and guarantees which can be safely united, and is without restriction on travel, residence and occupation of the policyholder after the first year. It is

INDISPUTABLE

after the second year, and payable immediately upon receipt of satisfactory proofs of death.

H. B. HYDE, President.**JAMES W. ALEXANDER, Vice-Pres.**

ANNUAL STATEMENT OF THE HOME LIFE INSURANCE CO.

254 BROADWAY, NEW YORK, 42 COURT ST., BROOKLYN.

JANUARY 1st, 1888.

Assets, January 1, 1887		\$5,860,881.75
Increase in Non-Ledger assets		762.44
	RECEIPTS.	\$5,861,644.19
Premiums received in 1887	\$756,827.00	
Interest and Rents received in 1887	296,830.53	
		1,053,657.53
		\$6,915,301.72
Disbursements		797,466.02
		\$6,117,835.70
	ASSETS.	
Real Estate	\$191,577.64	
Bonds and Mortgages	925,350.00	
United States Bonds, par	1,350,000.00	
New York State and other Bonds, par	1,582,500.00	
Temporary Loans, secured	698,050.00	
Cash on hand and in Bank	82,446.98	
Loans to Policyholders (the Reserve on which is over \$1,400,000.00)	645,242.52	
Uncollected and Deferred Premiums		
Less Cost of Collection	133,287.44	
Accrued Interest and Rents	32,767.34	
Agents' Balances	6,003.20	
Market Value of Bonds over par	468,787.50	
	\$6,117,812.71	
	LIABILITIES.	
Total Liabilities, Reinsurance Reserve at 4 per cent.		\$4,765,100.73
Surplus		\$1,352,642.96
Total Amount of Losses by Death paid since organization		\$4,803,177.20
Total Amount of Interest received since organization		5,118,224.35
Total amount of Dividends paid to Policyholders since organization		3,090,436.11

The large surplus of the HOME has enabled it to materially increase its dividends in 1888, and this increase will be maintained while other companies are generally decreasing. This fact, together with the plan of loaning one-fourth of the premium, also the NEW PERFECTED DIVIDEND ENDOWMENT policy, makes this best for an agent, which Edgar H. Kellogg, Superintendent of Agencies, who has been engaged in the management of this department of the HOME ever since it was organized, will make known to agents in ANY PART of the United States, North, who will address him at Chicago, Ill.

GEO. C. RIPLEY, President, JOS. P. HOLBROOK, Secretary, CHAS. A. TOWNSEND, Vice-President

EDGAR H. KELLOGG, Superintendent of Agencies, Rooms 1 and 2 Adams Express Building, Chicago, Ill.

THE BROOKLYN LIFE INSURANCE COMPANY OF NEW YORK.

WM. M. COLE, - - - - - President.

The Business of The Brooklyn Life is conducted on Principles of Economy and Equity.

The desire and aim of its management have always been to make this Company yield the most beneficial results to its policyholders.

Office, Brooklyn Life Building, 51 Liberty Street, New York.

WILLIAM DUTCHER, SECRETARY.

D. PARKS FACKLER, CHIEF ACTUARY.

THE MOBILE LIFE INSURANCE CO. MOBILE, ALABAMA.

CONTINENTAL

Mutual Fire Insurance Co.

—OF—

MICHIGAN CITY, INDIANA.

ASSETS, JUNE 20TH, - - \$108,839.52

J. M. WARD, PRESIDENT.

THOMAS STEPHENSON, VICE-PRES. DANIEL HUGUENIN, SECRETARY.

THE WASHINGTON LIFE INSURANCE CO.

OF NEW YORK.

W. A. BREWER, Jr., President.

ASSETS OVER \$9,000,000.

The Combination Policy of The Washington combines Protection for a Term of Years, the Savings of an Endowment, and Permanent Insurance for Life.

Say the amount of the policy is \$30,000. During 20 years the holder is insured for \$30,000. At close of period he receives \$30,000 cash, together with all accumulated and unused dividends; also a paid-up life policy for \$15,000.

The policies of The Washington are incontestable, with privileges of residence and travel unrestricted. Address E. S. FRENCH, Supt. Agencies, 21 Cortlandt St.

FARRAGUT

FIRE INSURANCE COMPANY

OF THE CITY OF NEW YORK,

NO. 346 BROADWAY.

BRANCH OFFICES.

No. 71 LIBERTY ST., N. Y.

No. 91 BROADWAY, Brooklyn.

Capital, \$200,000.

JOHN E. LEFFINGWELL, President.

SAMUEL DARBEE, Vice-Pres. and Sec.

CHAS. A. BOGUE, Asst Secretary.

Dividends in Life Insurance.

We have now in press in chart form, put up in covers convenient to carry in the pocket, a tabular statement showing the

DIVIDENDS MADE TO POLICYHOLDERS

by thirty-one prominent Life Insurance Companies for

NINETEEN YEARS,

from 1869 to 1887, inclusive.

This is a complete and carefully revised compilation of these statistics. A careful comparison has also been made for each year of the **Ratio of Dividends to Policyholders to Premiums received**, which shows the percentage returned to policyholders by each company for this series of years.

This is a most important table and is convenient and effective for field use.

It will be sent to any address on receipt of price.

Single Copies, _____ 25 Cents.

THE SPECTATOR COMPANY,

PUBLISHERS,

CHICAGO OFFICE,

196 La Salle Street.

16 Dey Street, New York

FIRE AND WATER

ESTABLISHED IN 1877.

A WEEKLY JOURNAL devoted to *Fire Protection and Water Supply.*

It gives the most valuable information on fire matters of any similar class paper published in America, and will be found indispensable to Fire Insurance Companies and Agents.

William Wood, resident manager at New York, of the United Fire Re-Insurance Company, Limited, of Manchester, England, writes: "We take pleasure in expressing our thanks for the many valuable bits of information relating to our business which have been obtained from Fire and Water."

Sample copies sent to any address. Subscription price, \$3.00 per year.

FIRE AND WATER,

16 DEY STREET,

Chicago Office, 196 La Salle St.

NEW YORK

THE SPECTATOR

AN AMERICAN REVIEW OF INSURANCE

PUBLISHED WEEKLY.

PRICE

(ESTABLISHED 1868.)

THE SPECTATOR is a large, handsome magazine, printed in clear type. It contains the latest and freshest information every quarter, bright and sparkling correspondence from insurance centres of the country, comments on current events of the day, and able discussions on the principles of Life and Fire Insurance.

THE SPECTATOR has achieved an enviable reputation

Carefully Prepared and Voluminous Tables

of the business of Life and Fire Insurance. It has done much to aid students to make comparisons of insurance transactions over years than all other insurance journals combined. Even the business is thus presented from time to time, showing each special feature to every other factor which is to be considered in having the management of insurance interests. These tables are compiled by experts having no personal interests to serve, but for the purpose of analyzing the subject.

The most eminent writers on Insurance contribute articles to its columns, and the aim of its proprietors is to give science of the insurance systems in vogue without prejudice or unfairness to all. It also gives the current news from insurance centres each week, and each number is an epitome of a year's progress in insurance affairs that are of interest to the profession. In short, it is the ambition of its proprietors to make THE SPECTATOR a valuable journal to every person identified with the insurance business in any capacity, and its unprecedented success is evidence that its contents are appreciated.

Address,

THE SPECTATOR CO.

196 La Salle Street, Chicago.

16 Dey

PUBLISHERS OF INSURANCE LITERATURE for every

Send for catalogue of important and valuable

STANDARD WORK FOR LIFE COMPANIES AND AGENTS. FOURTH EDITION NOW READY.

A TREATISE ON THE

Principles and Practice of Life Insurance:

Being an Arithmetical Explanation of the Computations involved in the Science of Life Contingencies, to which are added
VALUABLE TABLES FOR REFERENCE FOR THE USE OF LIFE INSURANCE COMPANIES AND AGENTS.

By NATHAN WILLEY, Actuary.

Fourth Edition, Revised and Enlarged, by H. WORTHINGTON SMITH, Actuary American Life Insurance Company.

EXTRACT FROM AUTHOR'S PREFACE TO FOURTH EDITION.

The following additions have been made to this edition :—

Explanations by text and illustration of the semi-tonine form of insurance.

The text of the non-forfeiture laws of Massachusetts (1861 and 1880), Maine and New York.

Tables of endowment single premiums, American, four and one-half, and Combined Experience, four per cent. These tables are, we think, given for the first time to the public.

The tables of net values, Combined Experience, four per cent, for ordinary life policy, have been extended so as to include the forty-eighth year.

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